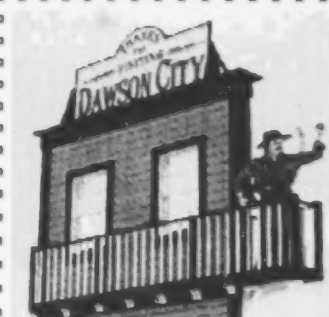
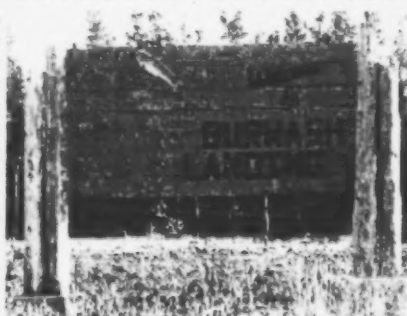
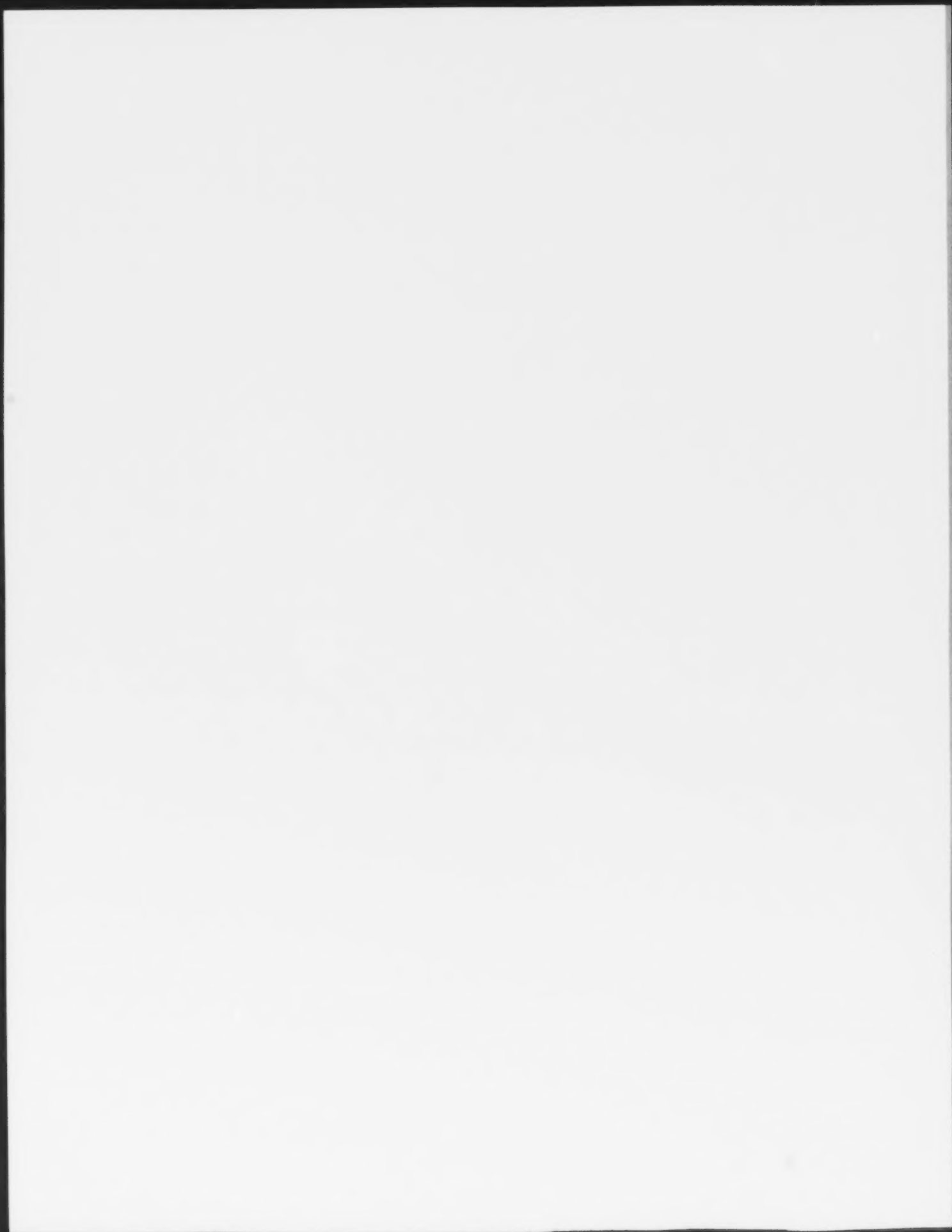




COMMUNITY HOUSING STUDY
CARCROSS HOUSING REPORT
 NOVEMBER, 2000





CARCROSS
COMMUNITY HOUSING REPORT

A STUDY ON HOUSING QUALITY

A Research Project by:

Yukon Housing Corporation

Report Date: November 2000

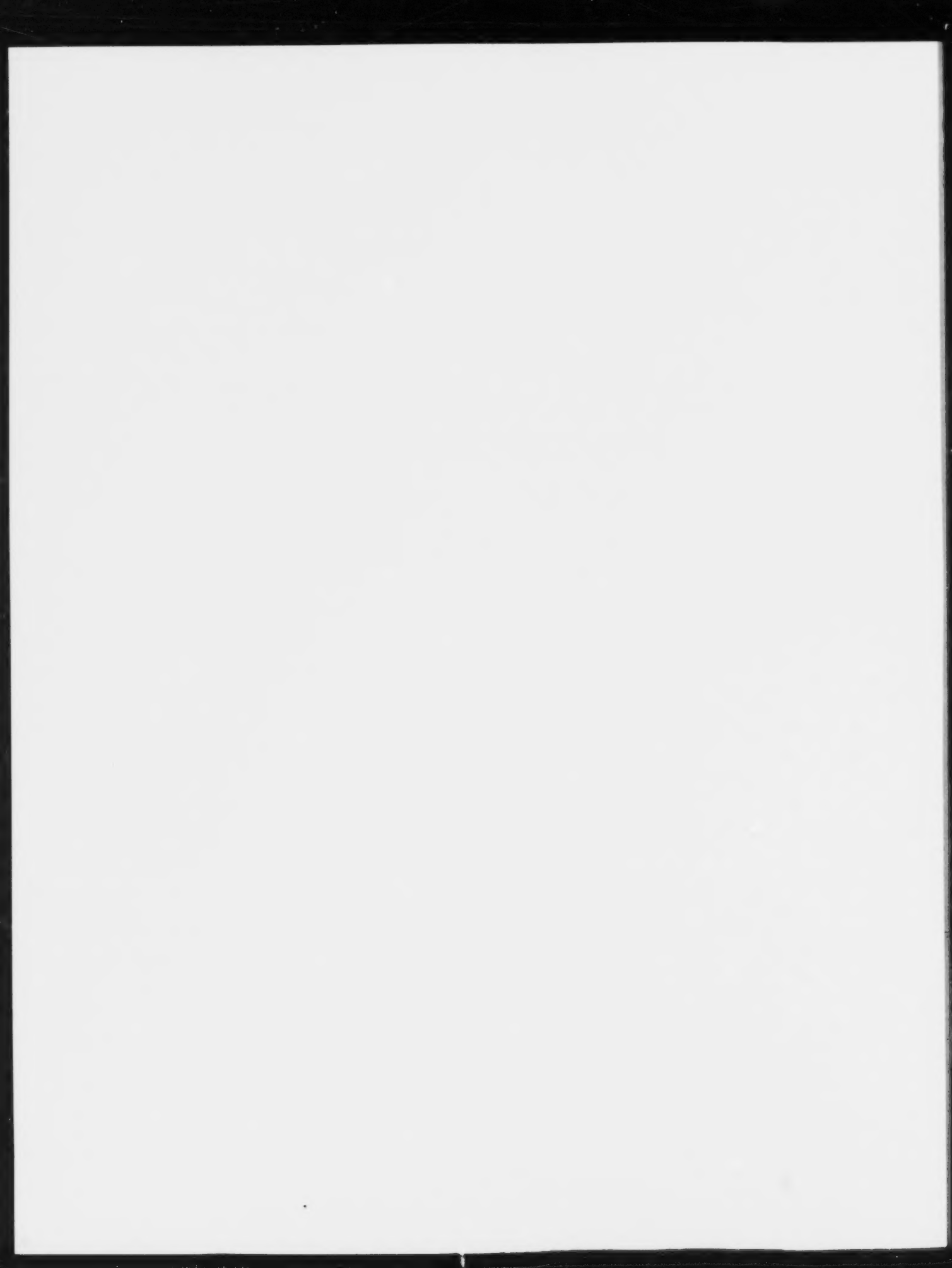
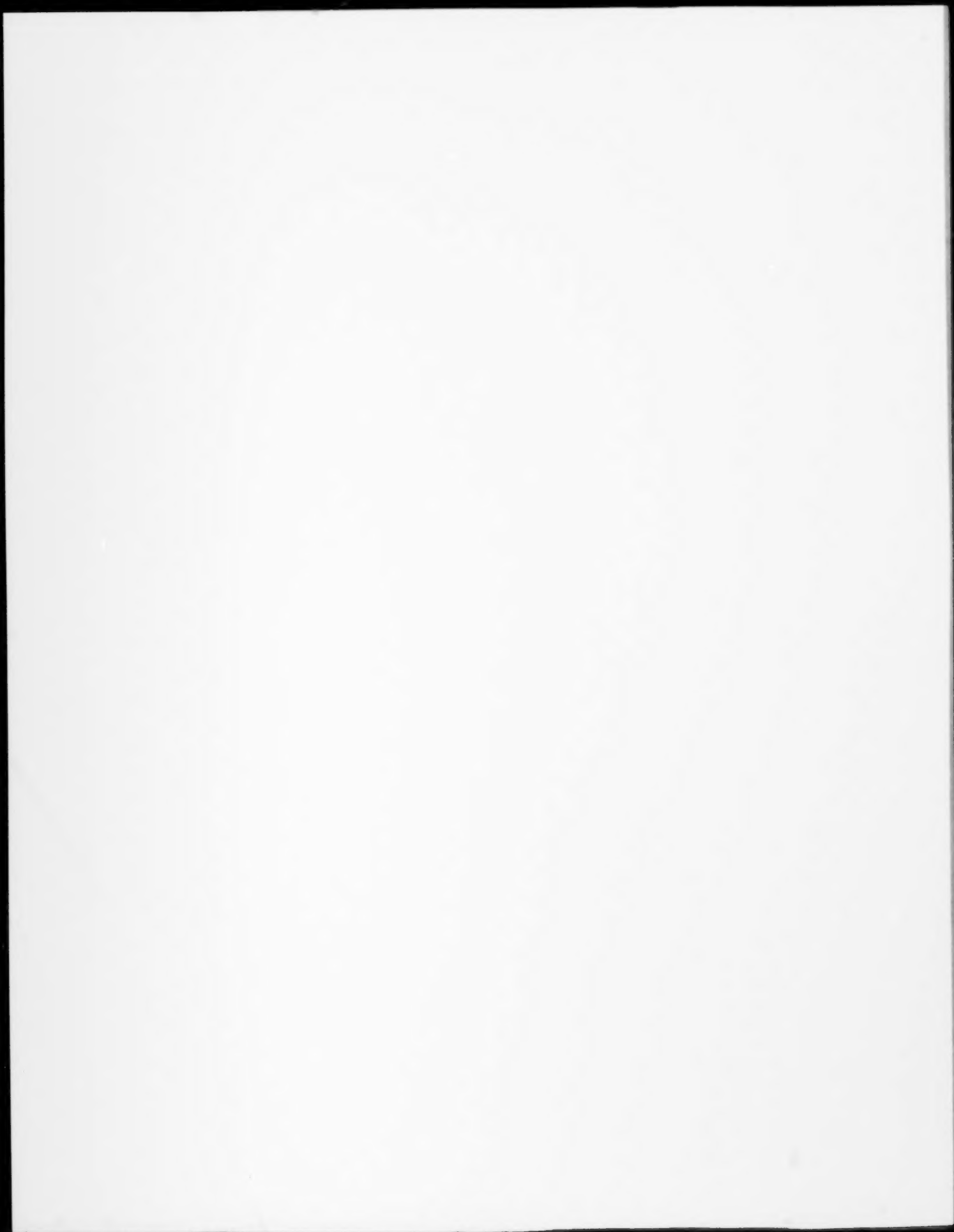


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CARCROSS COMMUNITY HOUSING REPORT

EXECUTIVE SUMMARY

GENERAL INFORMATION

The Yukon Housing Corporation, in conjunction with the Northern Research Institute, undertook a housing study in Carcross in September 1999. The purpose of the study was to look at the quality of housing in the community. A total of 65, randomly selected, households were interviewed.

This summary provides key highlights of the Carcross housing study. The study looks at dwelling adequacy, dwelling affordability, dwelling suitability, and access to home ownership as well as seniors and elders needs. It also compares Carcross with the Yukon.

DWELLING ADEQUACY – KEY HIGHLIGHTS

The study looks at *dwelling adequacy*, which refers to:

- the energy efficiency of the dwelling;
- the state of repair of the dwelling;
- the presence or absence of basic facilities in the dwelling;
- the need for health and safety considerations in the dwelling including running water, electricity, heat, and smoke alarms; and
- the desire of the occupants to improve the dwelling.

ENERGY EFFICIENCY

Over 30 percent of Carcross households pay more than \$2 per square foot to heat their homes (page 10)¹. Newer homes do not reflect lower heating costs (page 13). A number of factors come into play when considering energy costs including the type of window pane, the thickness of walls, and the kind of heating system. Energy related repair needs in Carcross are 34 percent versus 14 percent for the Yukon (page 23).

STATE OF REPAIR

Fifty-one percent of all dwellings in Carcross require major repairs compared with 33 percent of all dwellings in the Yukon (page 26). Just under 34 percent of Carcross households require major repairs to wall, foundations, floors, ceilings, roof or exterior siding (page 28), while 46 percent of dwellings require minor repairs. Minor repairs include such things as windows, insulation and foundation repairs (page 32). The state of household repair needed in Carcross is higher than Yukon wide results.

BASIC FACILITIES

Ninety-four percent of Carcross dwellings have basic amenities such as hot and cold water, toilet, sink, bath and electricity (page 34). The Yukon wide results show 96 percent of dwellings have basic facilities (page 34).

HEALTH AND SAFETY DEFICIENCIES

Sixty-three percent of Carcross dwellings have health and safety deficiencies (page 36) versus 29 percent Yukon wide (page 36). These deficiencies may range from not having a kitchen exhaust system to not having adequate sewage disposal. For example, 17 percent of dwellings do not have working smoke alarms (page 37).

¹ The page numbers identified throughout this summary refer to the data in the Carcross Community Housing Study.

DESIRED IMPROVEMENTS

Respondents stated they would like to make improvements from remodeling a kitchen to major structural repairs. Just under 2 percent of respondents would like to remodel their kitchen (page 43). Another 10.8 percent would like to do major repairs to the dwelling's structure (page 43). The desired improvements of respondents in Carcross are similar to desired improvements Yukon wide.

DWELLING AFFORDABILITY - KEY HIGHLIGHTS

The study looks at *dwelling affordability*, which refers to:

- whether the occupants pay 30 percent of their gross income for shelter costs.

AFFORDABILITY PROBLEM

Fifty-one percent of Carcross respondents do not have an affordability problem while 26 percent have a potential problem (page 46). The percentage of households in Carcross with an affordability problem and potential affordability problem is similar to Yukon wide results.

DWELLING SUITABILITY – KEY HIGHLIGHTS

The study looks at *dwelling suitability*, which refers to:

- the number of bedrooms in the dwelling; and
- the ease of access for the disabled and elderly.

CROWDING

Crowding is similar issue in Carcross to Yukon wide results. Eight percent of Carcross households do not have enough bedrooms (page 48). This compares with 6 percent for the Yukon (page 48).

ACCESSIBILITY FOR DISABLED AND ELDERLY

Almost 17 percent of Carcross households have one disabled person (page 51). Some of these households require accessibility features such as ramps and wheelchair access. Items such as handrails and grab bars are needed in 9.1 percent of Carcross households (page 53). This compares with 11.9 percent in the Yukon (page 53).

ACCESS TO HOME OWNERSHIP – KEY HIGHLIGHTS

The study looks at *access to home ownership* in terms of:

- reasons for renting.

RENTING

There are many reasons why people choose to rent rather than buy their own homes. In the study, renters' responses range from "there is a lack of desirable housing in the community" to "they are only staying in the community for a short period of time." However, one of the main reasons Carcross' respondents give for not purchasing a home is the down payment. Thirty-three percent say the need for a down payment prevents them from purchasing a home (page 55). This compares with 32 percent in the Yukon (page 55).

SENIORS AND ELDERS NEEDS - KEY HIGHLIGHTS

The study looks at the *needs of seniors and elders* in terms of:

- dwelling suitability.

DWELLING SUITABILITY

Senior households make up 43 percent of Carcross households (page 57). Data regarding affordability costs (page 60) and manageability problems (page 61) is inconclusive. As a result, it is not possible to adequately compare Carcross and Yukon results.

COMMUNITY HOUSING STUDIES METHODOLOGY

BACKGROUND

In 1986, national census data was released that indicated the need for improved housing quality in Yukon. That data suggested that housing quality in the territory was among the lowest in Canada. Since then, the Yukon Housing Corporation has strengthened existing programs and created new programs to assist Yukoners to improve the quality of their housing.

The Yukon Housing Corporation wishes to continue its effort to help Yukoners improve their housing. In order to do that, the Yukon Housing Corporation requires good quality information to determine if its programs are helping to improve housing in the Yukon, and to possibly refocus the Yukon Housing Corporation's policies, programs and services to meet the needs identified by Yukoners.

STUDY DESIGN

In an effort to get up-to-date information on housing conditions and the housing needs of Yukoners, the Yukon Housing Corporation designed and managed a housing data collection project that consisted of a series of community housing surveys completed throughout the Yukon. These surveys were carefully designed to obtain answers to the Yukon Housing Corporation's critical policy questions. These policy questions can be grouped into three general standards of housing quality. These standards are also used to assess housing quality throughout Canada. They are:

- *Dwelling Adequacy* (physical condition): refers to the presence or absence of basic health and safety features in the home. For example, running water, electricity, heat, and smoke alarms are basic health and safety features.
- *Dwelling Affordability* (dwelling costs with respect to household income): refers to a measure of the ability of the occupants to pay for their housing. This includes an analysis of the affordability of home ownership as compared to home renting.
- *Dwelling Suitability* (factors such as crowding and accessibility): refers to the appropriateness of the dwelling for the current occupants. For example, is the home accessible for all its occupants, or are there enough bedrooms. This section included a special analysis of seniors' and elders' needs.

Each of these three housing quality standards contains sub-themes. For example, the first one, *Dwelling Adequacy*, is comprised of the following sub-themes:

- Energy Efficiency,
- State of Repair,
- Presence or Absence of Basic Facilities,
- Health and Safety Items, and

□ Desirable Improvements

The information provided in the responses to the community housing surveys allows the Yukon Housing Corporation to determine the quality of dwellings in each community.

This housing quality indicator report provides a summary of the responses to the questions in the community housing survey. It also provides information on a Yukon wide basis to allow the reader to compare housing conditions in your community with those in the Yukon in general.

PROCESS

The Yukon Housing Corporation contracted the Northern Research Institute to complete the door-to-door surveying. The Northern Research Institute recruited and trained the surveyors, and administered the survey.

Community Housing Surveys were completed for the communities of Beaver Creek, Burwash Landing, Destruction Bay, Haines Junction, Whitehorse, Marsh Lake, Carcross, Teslin, Watson Lake, Carmacks, Mayo, Ross River, and Dawson City.

In each of the 13 communities surveyed, the local government, and the relevant First Nation government were informed of, and included in the process. Their assistance was critical to our success in obtaining excellent quality housing data in these studies. In return, Yukon Housing Corporation committed to providing this report on housing quality to these communities.

The Northern Research Institute hired interviewers from each community with the exception of one community where no local people applied for the positions. In every case, the local government and the relevant First Nation government office were contacted in advance of the survey. In many communities, the Yukon Housing Corporation and Northern Research Institute staff met with officials from those offices to review the surveying process in the community and to provide information to those concerned.

SAMPLE DESIGN AND SAMPLE SIZE

The Yukon Housing Corporation and the Northern Research Institute physically mapped all occupied dwellings in each of the communities that were surveyed. From this "population" of dwellings, we randomly sampled a specific number of households to interview. For each community, the Yukon Housing Corporation determined the correct number of households to survey in such a way as to make the quality of the data the same in each community. As a result, in each community, the data is statistically accurate within 10 percent, 19 times out of 20. In Carcross, 65 households were surveyed out of an estimated 181 dwellings.

TIME OF DATA COLLECTION

The surveying was done in Carcross in September 1999.

DATA QUALITY

A random sample survey was completed for each community. Of the approximately 11,700 households in the Yukon, 2,138 households were surveyed through this process. In each community, this survey yielded very high quality, statistically valid data. The confidence interval of the data is 95 percent; the margin of error is 10 percent².

USEFULNESS OF DATA

The housing data is stored in a database that will allow us to look at the data in a variety of ways in order to assess the housing conditions and needs of many different groups within the Yukon population. By analyzing the data in a variety of ways, the Yukon Housing Corporation will be able to make the best possible program and policy decisions to help Yukoners improve their housing.

The data will also provide communities and First Nations with a useful tool that will help them to make decisions about housing improvement priorities.

Data can be provided in more detailed breakdowns and cross-tabulations. It can also be provided in the form of customized reports. For example, an energy report will be prepared.

CONFIDENTIALITY

The Yukon Housing Corporation is obliged to protect the identities of individual respondents. In general, no information that is confidential under the provisions of the *Statistics Act* and the *Access to Information and Protection of Privacy Act* will be divulged.

² When a sample survey is conducted, the results depend on who was selected to be in the survey. A different sample of people might yield different results. The amount of variability in the results obtained from different samples is called the sampling error. We can measure the sampling error by applying statistical formulas. This error can be reported in various ways, one of which is a confidence interval. A confidence interval is a range of likely values. When a sample survey is conducted, we can estimate the proportion of people with some characteristic. Often accompanying the point estimate, a 95% confidence interval is given. If you repeated the survey over and over, 95 percent of the time the result would be within the given range, which in this case, is 10 percent.

REPORT FORMAT

This report will consist of a series of pages of charts. Each page will focus on one specific housing topic. The top chart on each page will show the data for that topic from each community, and the bottom chart will show the corresponding Yukon wide data. The data is presented in this way to allow easy comparison of community data with that of the territory as a whole.

In many cases, the charts will show one factor against another factor. Please note, one factor alone is not completely predictive of another factor. In most cases, there are numerous factors that influence the end result.

In the report, a series of charts are presented. For example, energy costs are considered in the context of wall thickness versus energy costs per square foot; window type versus energy costs per square foot; and measures to control energy loss versus energy costs per square foot. These comparisons allow the reader to draw conclusions about the total effect of all of the factors regarding energy costs per square foot.

USE OF INFORMATION

Data is provided for information purposes only. Interpretation and use of data in decision making is the sole responsibility of the user.

1 DWELLING ADEQUACY

The following characteristics of dwellings were used as indicators of the Adequacy of the dwelling:

- energy efficiency,
- state of repair,
- basic facilities, presence or absence,
- health and safety considerations, presence or absence of various features, and
- desirable improvements.

1.1 ENERGY EFFICIENCY

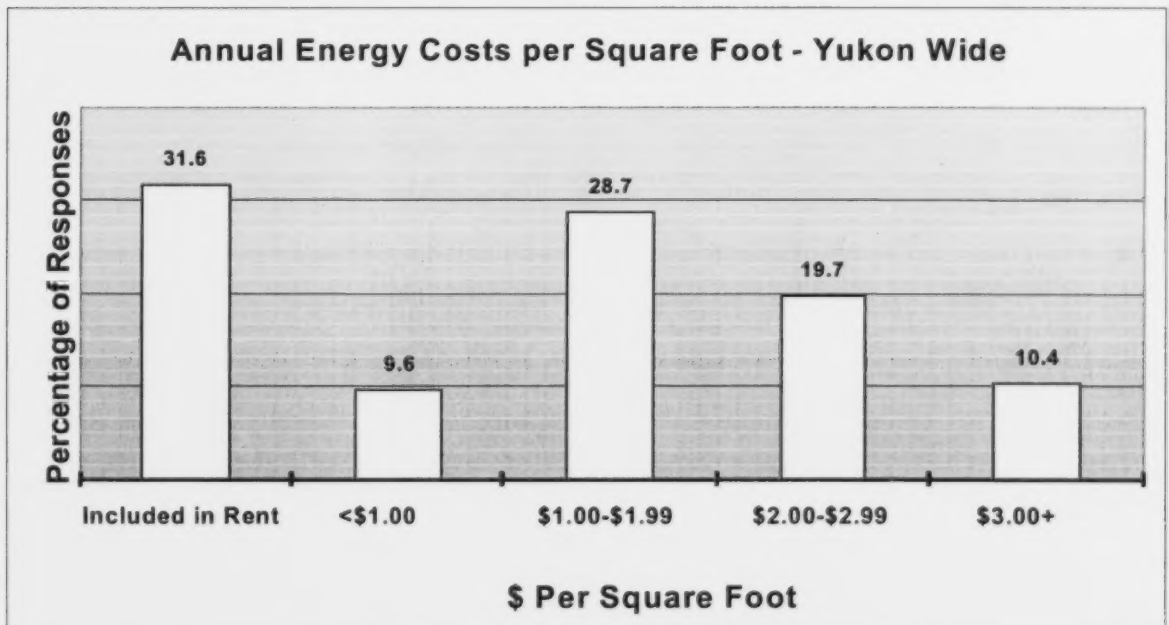
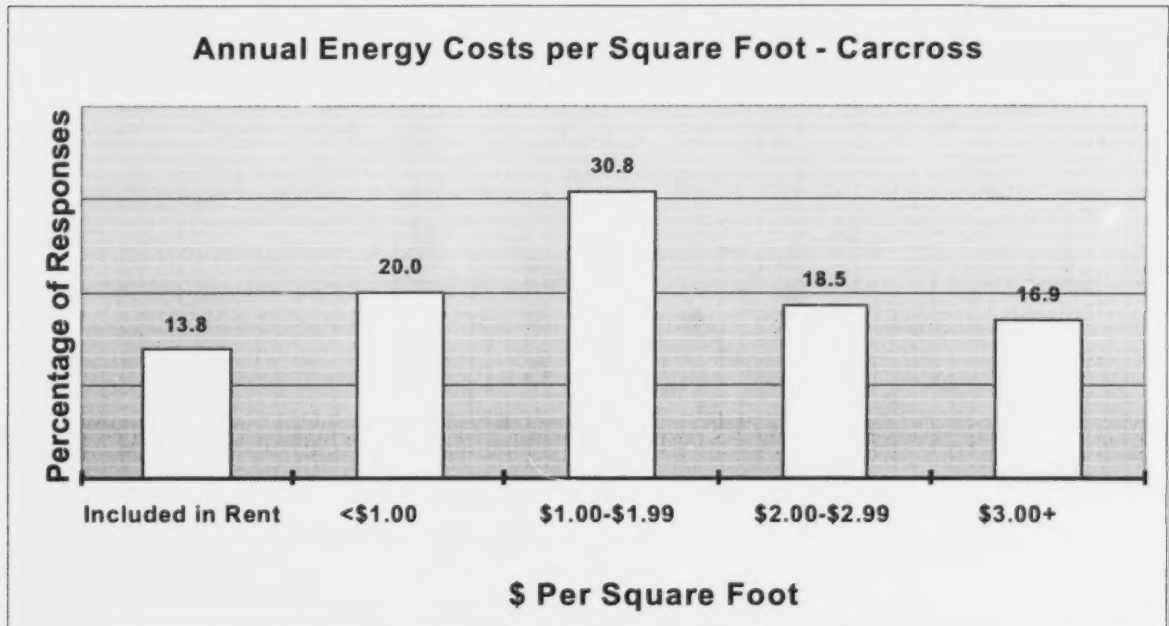
The following 12 sub-themes illustrate various factors related to the energy efficiency of dwellings in Carcross and the Yukon:³

- ⇒ ANNUAL ENERGY COST PER SQUARE FOOT,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING SIZE,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING TYPE,
- ⇒ ANNUAL ENERGY COST PER SQUARE FOOT VERSUS AGE OF THE DWELLING,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW TYPE,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW PANE TYPE,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING'S WALL THICKNESS,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING FUEL,
- ⇒ ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING SYSTEM,
- ⇒ ANNUAL ENERGY COST VERSUS HEAT LOSS PREVENTION MEASURES,
- ⇒ PERCENTAGE OF DWELLINGS WITH AN ENERGY RELATED REPAIR NEED,
- ⇒ ANNUAL ENERGY COST PER SQUARE FOOT VERSUS ENERGY RELATED REPAIR NEED.

³ ANNUAL ENERGY COST PER SQUARE FOOT: In calculating the energy cost per square foot, it should be noted that dwelling square footage includes the main floor and the second floor if applicable. It does not include the basement square footage even if the basement is heated. As well, the calculation of the annual energy cost includes the annual cost of heating fuel and the annual cost of electricity.

1.1.1 ANNUAL ENERGY COST PER SQUARE FOOT

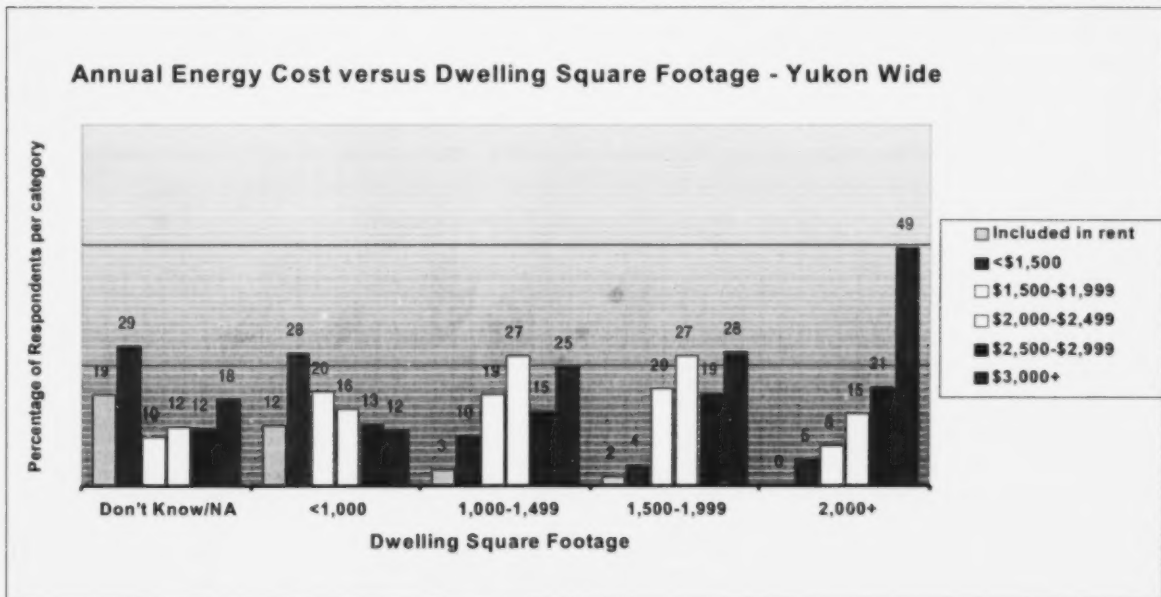
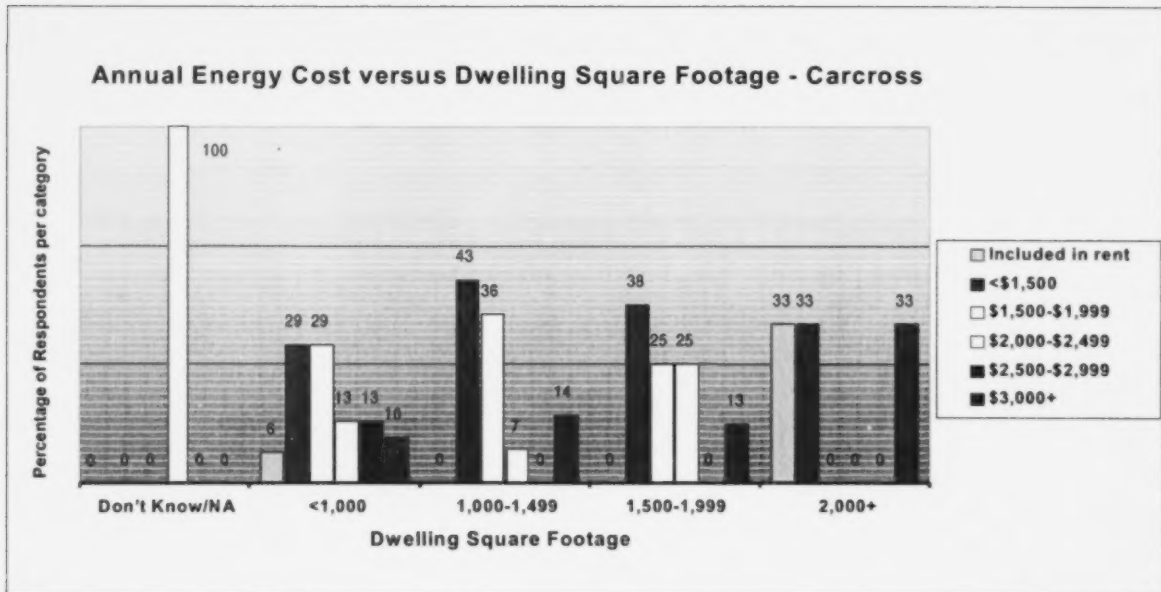
These bar charts depict heating costs per square foot that households pay in Carcross and in the Yukon.

**HIGHLIGHTS**

- Energy costs per square foot in Carcross households are very similar to those in the Yukon as a whole.
- Approximately 30 percent of both Carcross and Yukon households pay over \$2 per square foot for heating energy.

1.1.2 ANNUAL ENERGY COST VERSUS DWELLING SIZE

These bar charts show the relationship between annual energy costs for householders and the square footage of their dwellings.



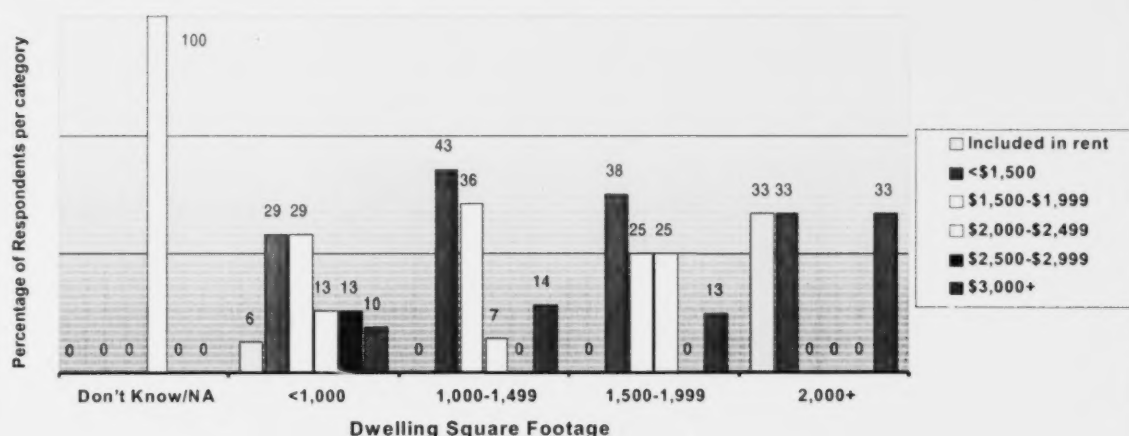
HIGHLIGHTS

- Generally, heating bills rise with home size. This chart shows that the percentage of homes greater than 2000 square feet paying \$1500+ for their heating is actually lower than the corresponding percentage for homes between 1500 and 2000 square feet. However, it must be noted that the sample size of homes greater than 2000 square feet is very small.
- The "Don't Know" category represents approximately one household.

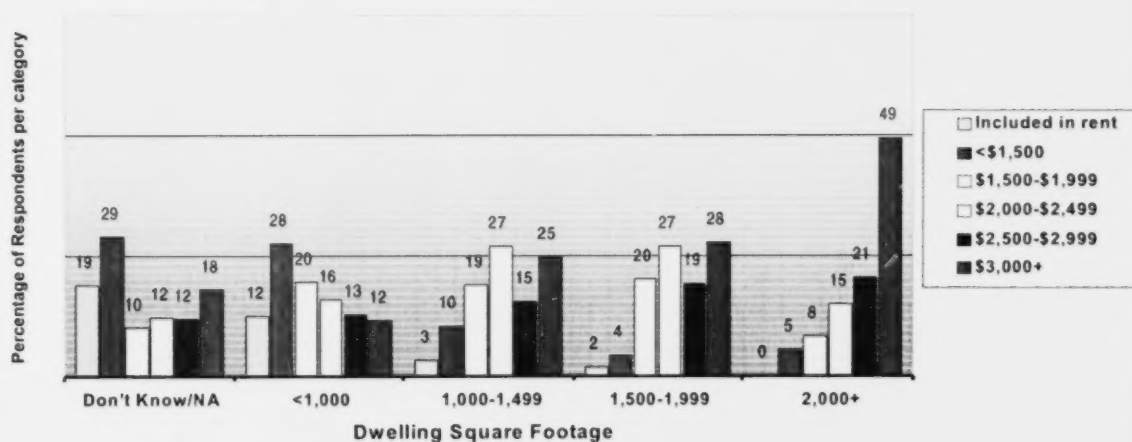
1.1.2 ANNUAL ENERGY COST VERSUS DWELLING SIZE

These bar charts show the relationship between annual energy costs for householders and the square footage of their dwellings.

Annual Energy Cost versus Dwelling Square Footage - Carcross



Annual Energy Cost versus Dwelling Square Footage - Yukon Wide

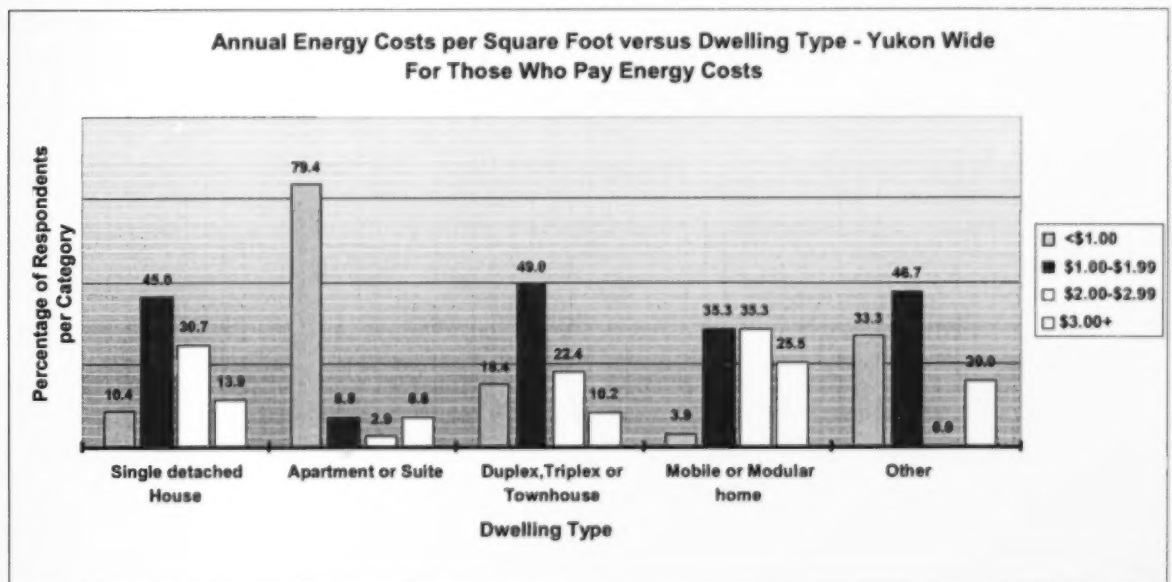
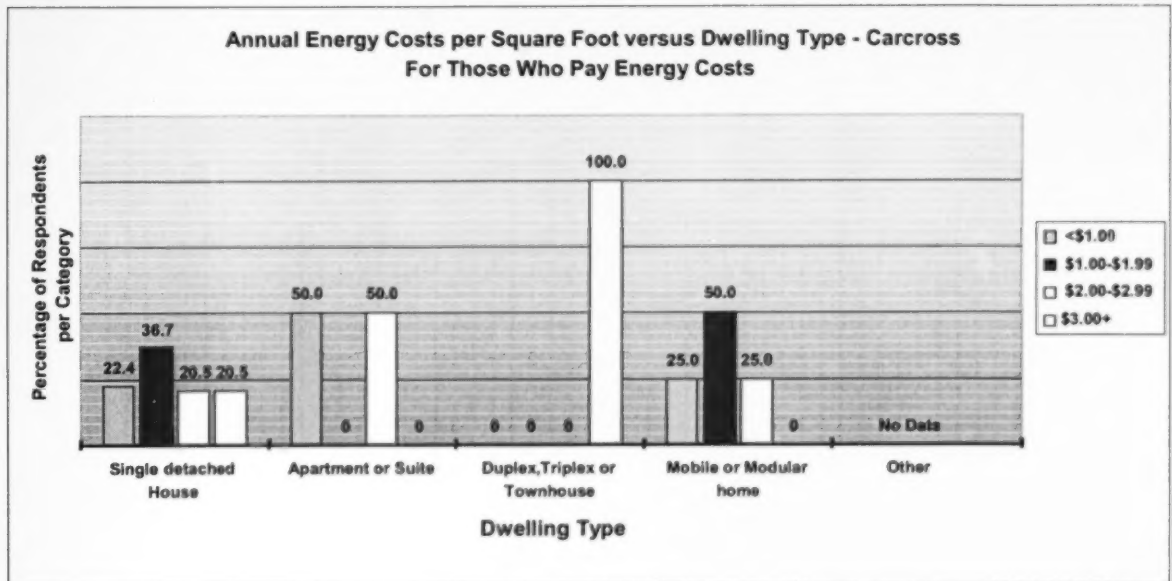


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1.1.3 ANNUAL ENERGY COST VERSUS DWELLING TYPE

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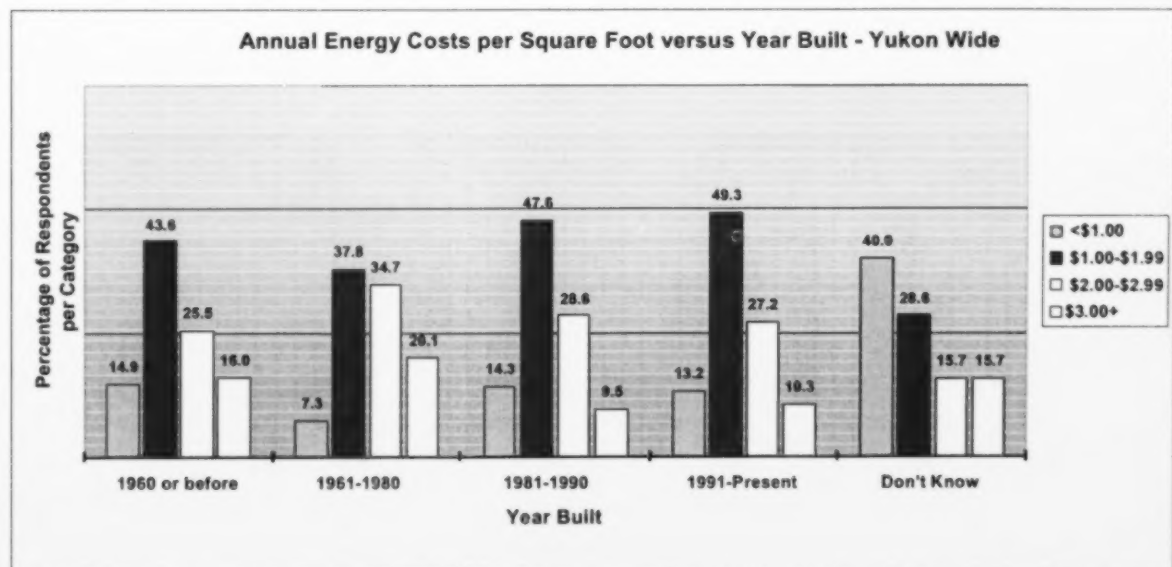
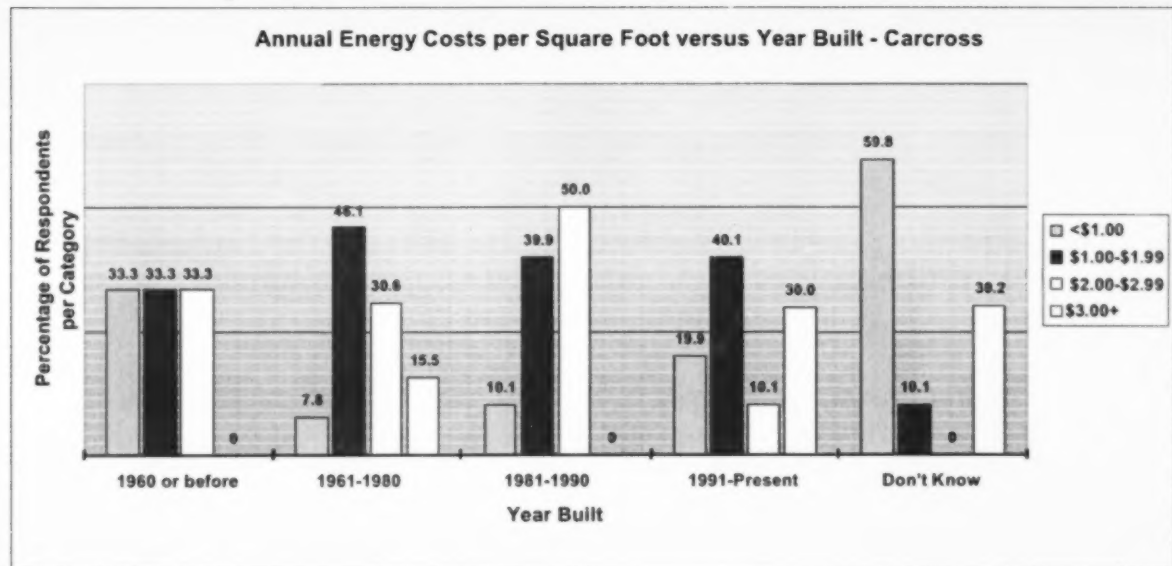


HIGHLIGHTS

- Carcross data is dissimilar to Yukon wide data.
- 100 percent of duplexes, triplexes and/or townhouses are shown as having heating costs greater than \$3 per square foot. Note that the absolute numbers of these units is quite small at approximately one household.
- The "Other" category includes dwellings that do not fit into any other category, for example, a five-plex or a mobile home with additions.

1.1.4 ANNUAL ENERGY COST PER SQUARE FOOT VERSUS AGE OF THE DWELLING

These bar charts show the relationship between annual energy costs per square foot for householders and the age of the dwelling.

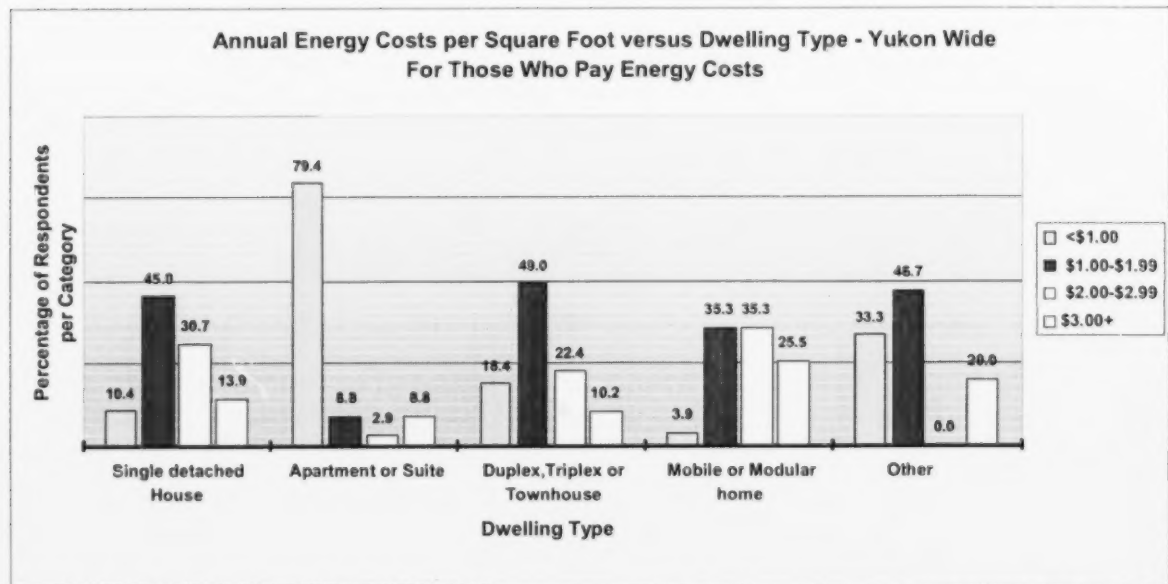
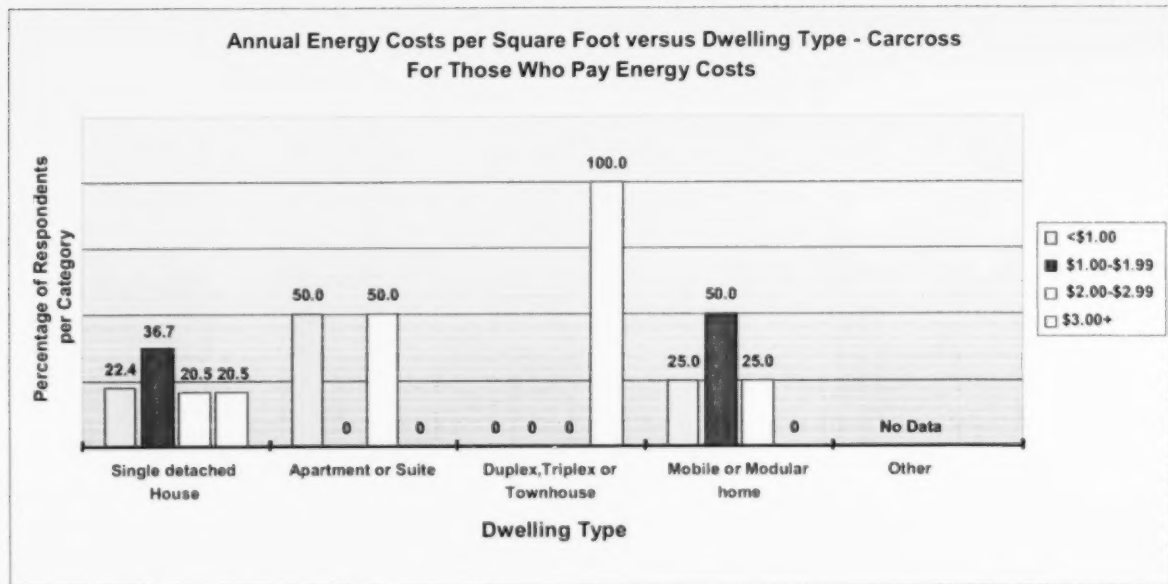


HIGHLIGHTS

- Unlike the Yukon in general, in Carcross there is no significant relationship between heating costs per square foot and the age of the dwelling.
- 30 percent of homes built since 1991 in Carcross have heating costs greater than \$3 per square foot.

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These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling type.

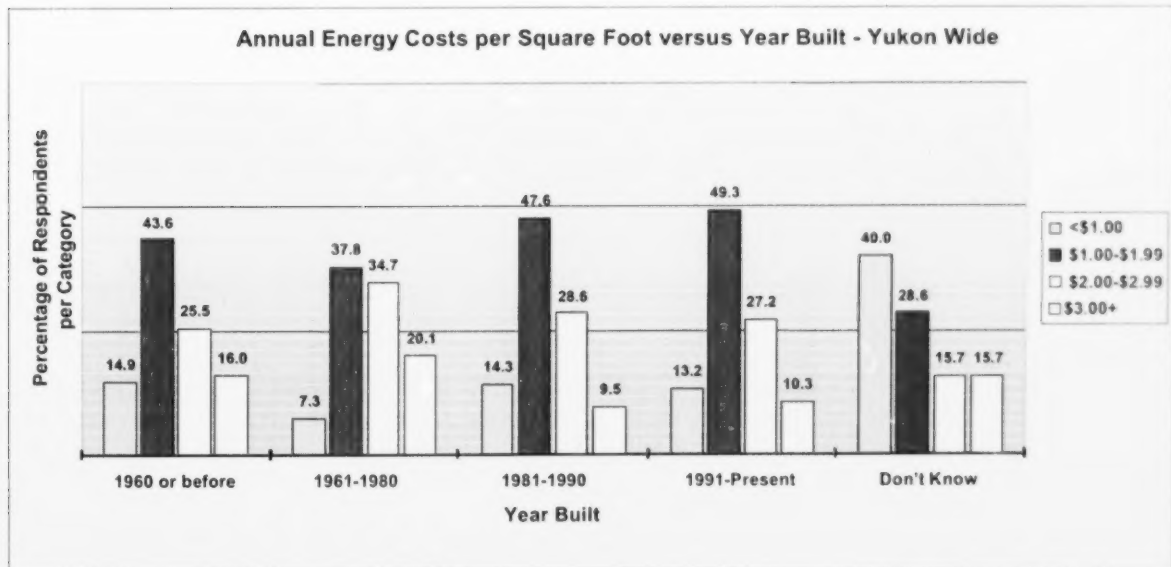
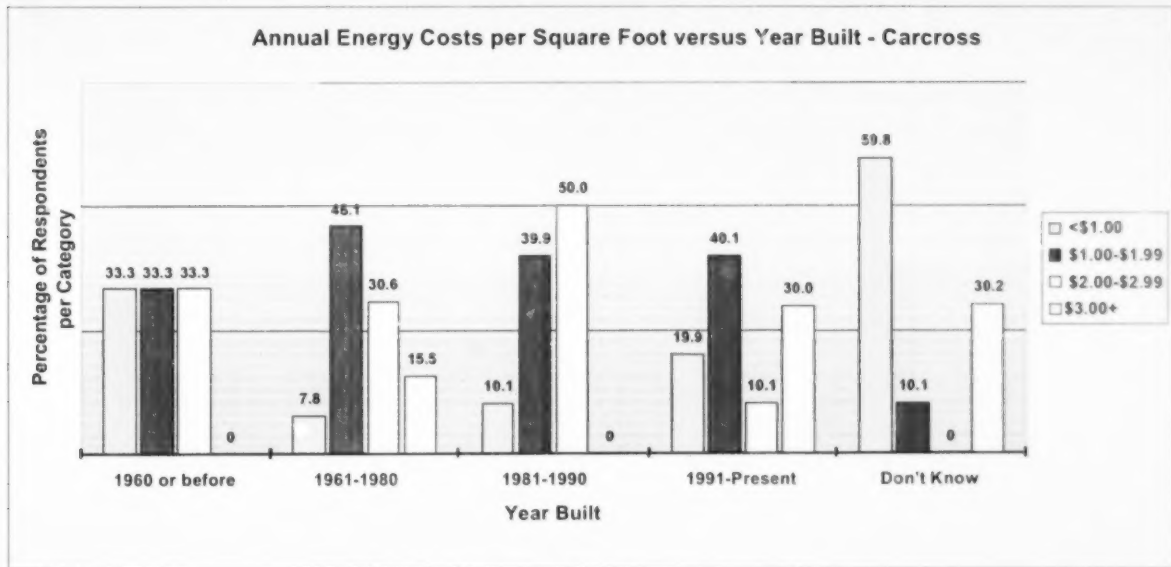


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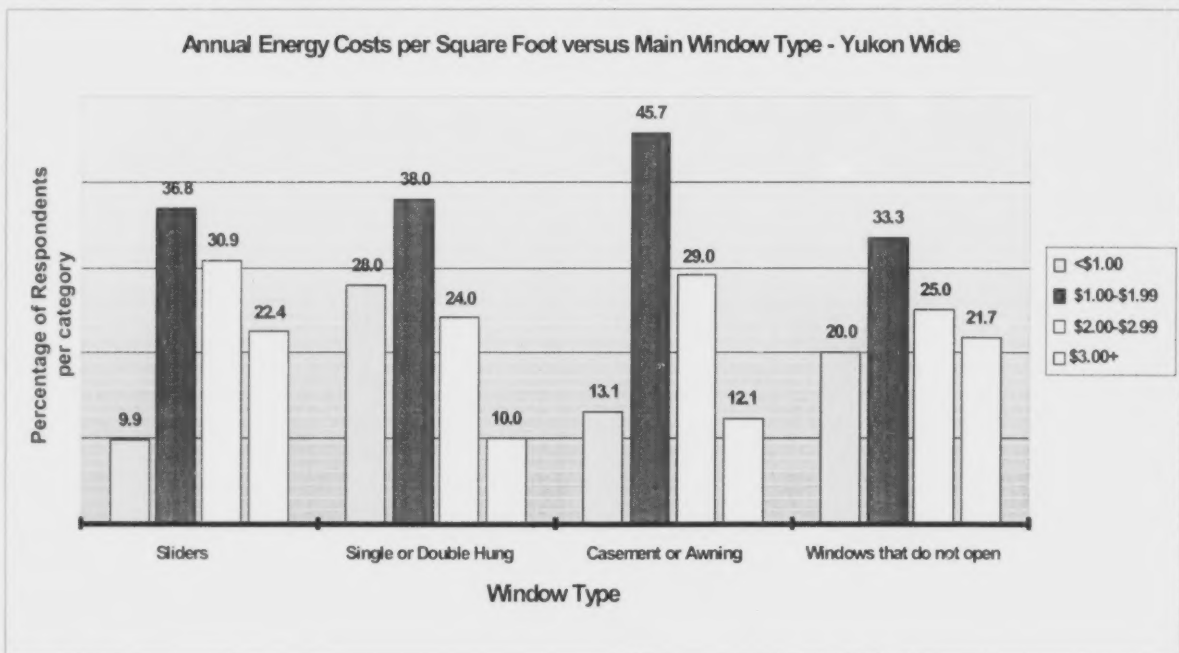
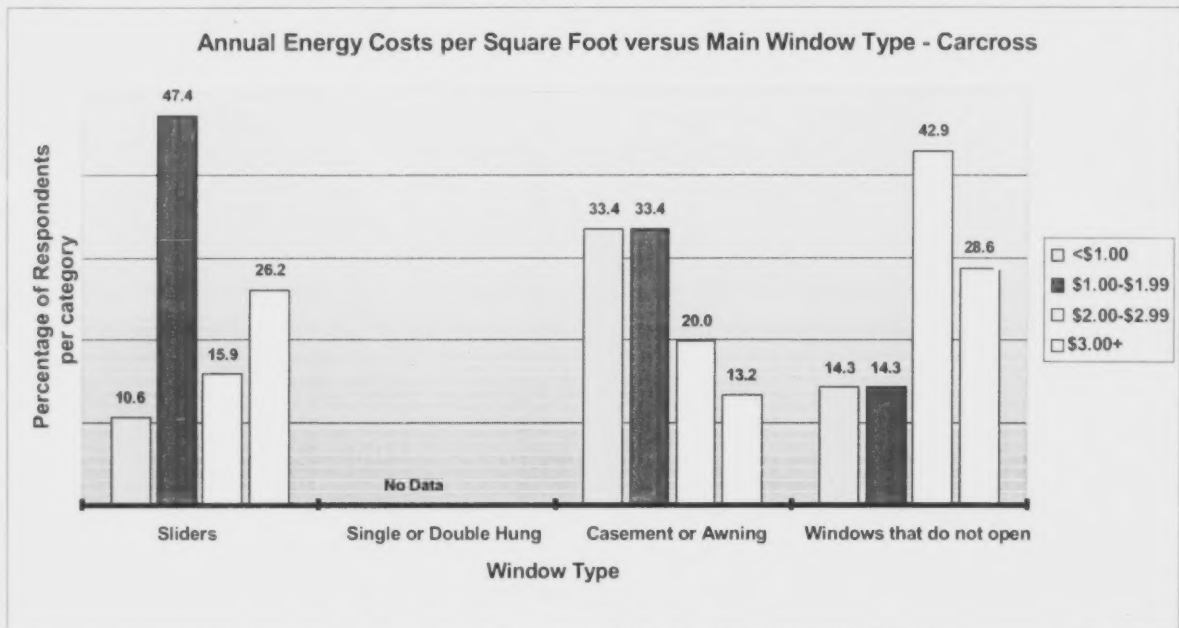


HIGHLIGHTS

- Unlike the Yukon in general, in Carcross there is no significant relationship between heating costs per square foot and the age of the dwelling.
- 30 percent of homes built since 1991 in Carcross have heating costs greater than \$3 per square foot.

1.1.5 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window type.



Definitions:

Sliders – windows that slide horizontally,

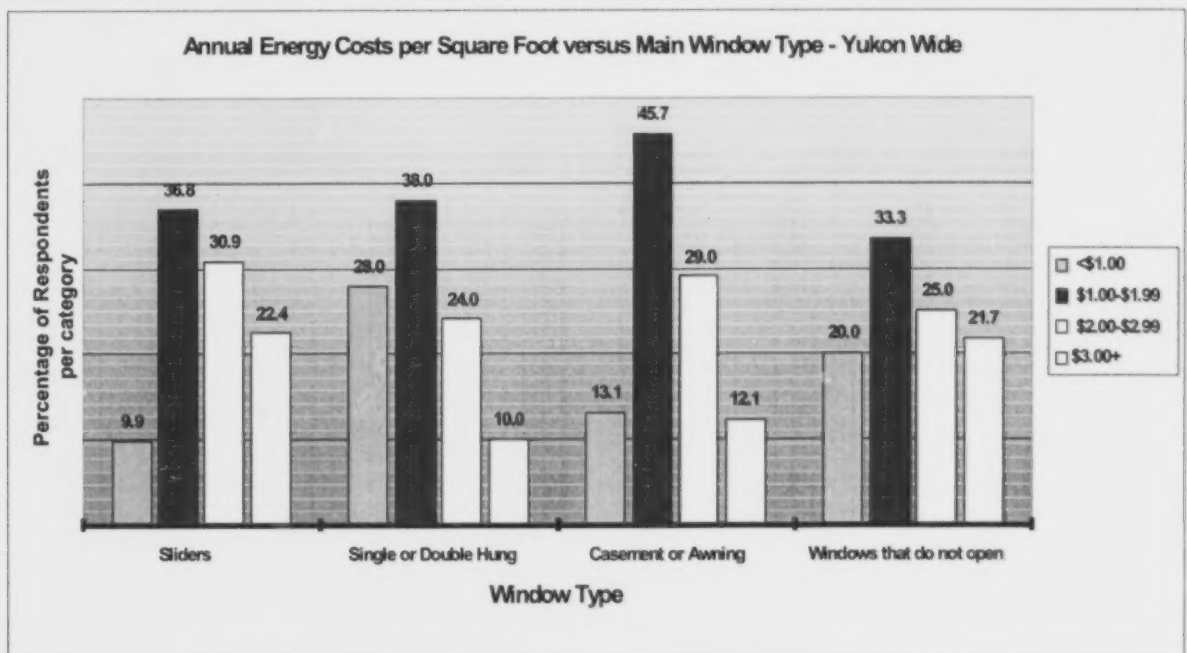
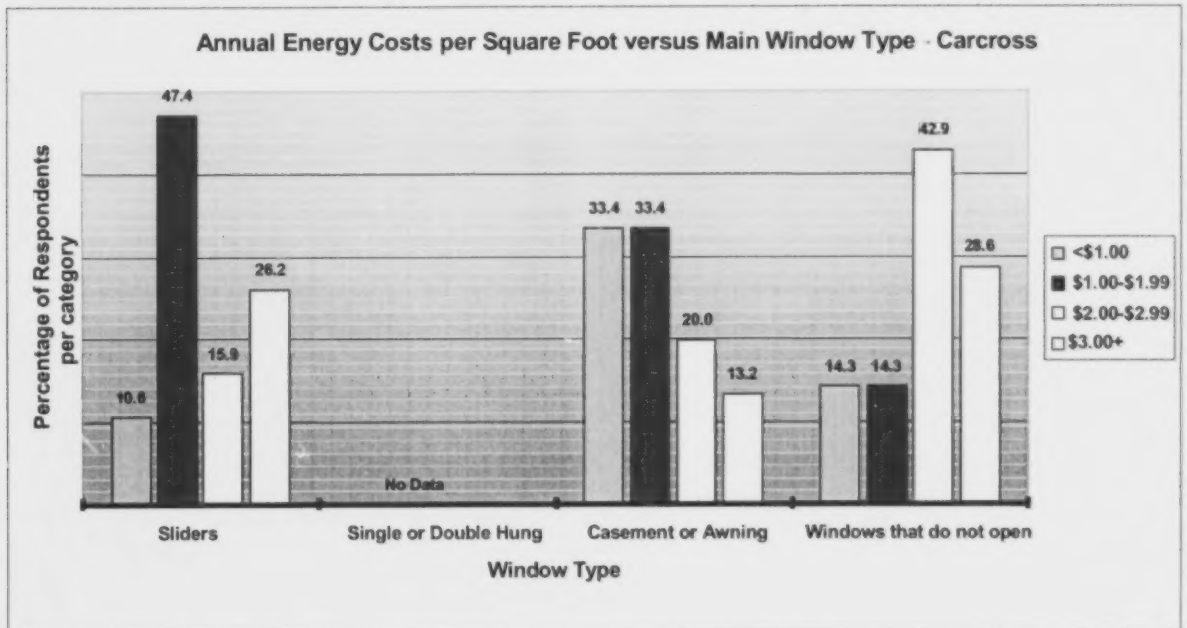
Single Hung – Lower portion of window slides upwards,

Double Hung – Lower portion of window slides upwards, and upper portion slides downwards, and

Casement – a portion of the window swings out horizontally or vertically.

1.1.5 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW TYPE

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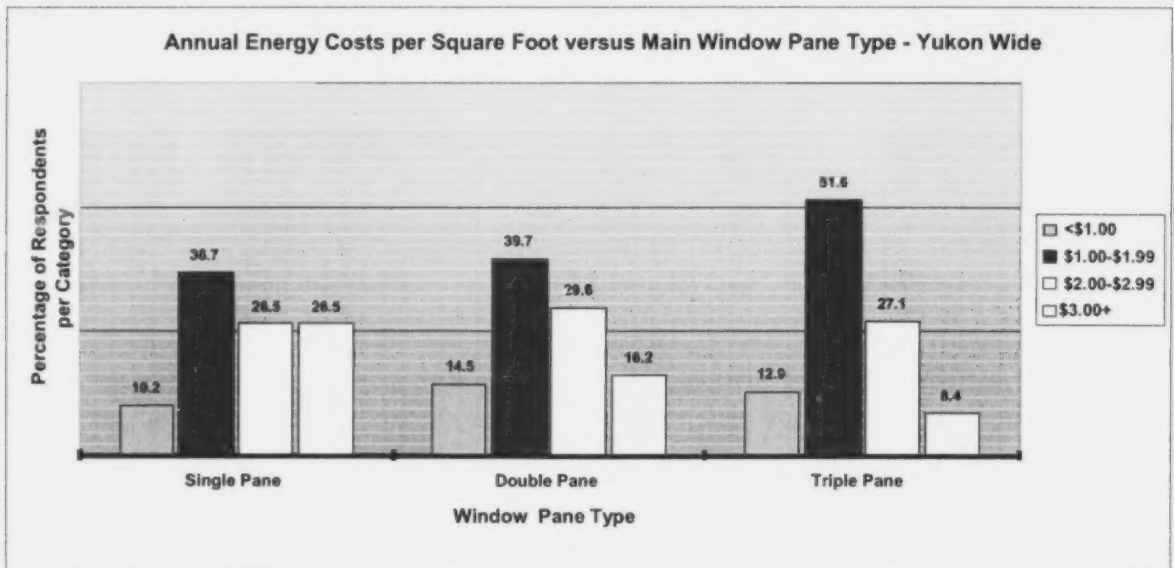
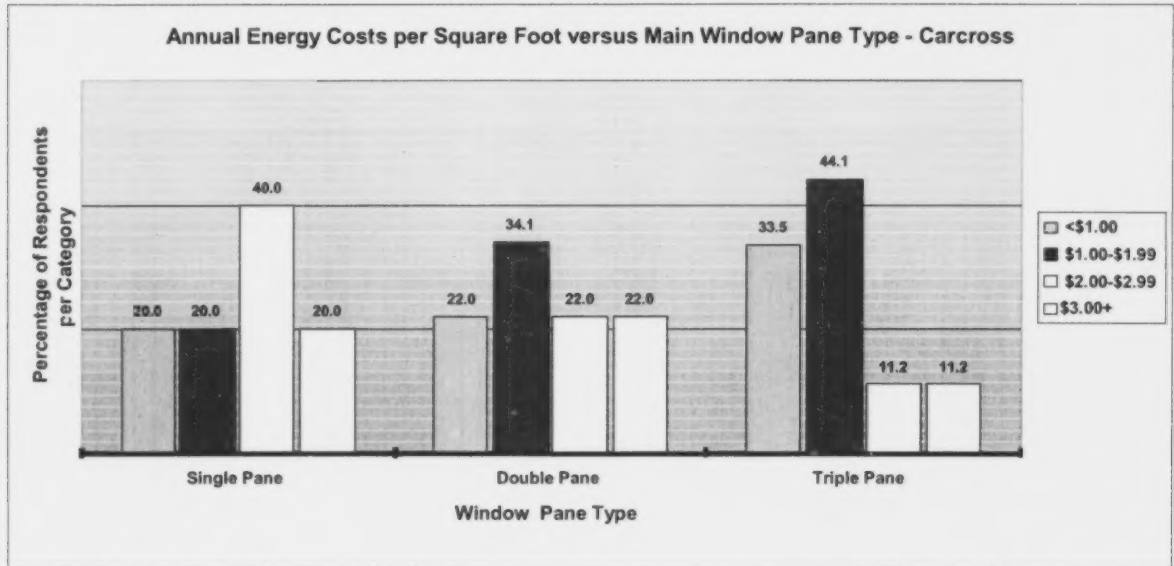
Casement – a portion of the window swings out horizontally or vertically.

HIGHLIGHTS

- In Carcross, only 13 percent of dwellings with “casement or awning” windows as the main window type have energy costs greater than \$3 per square foot.
- 22.4 percent of all dwellings with slider windows as the main window type have heating costs greater than \$3 per square foot.
- Note, there are other factors such as levels and locations of insulation, and door types that have a significant impact on heating costs.

1.1.6 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW PANE TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window pane type.

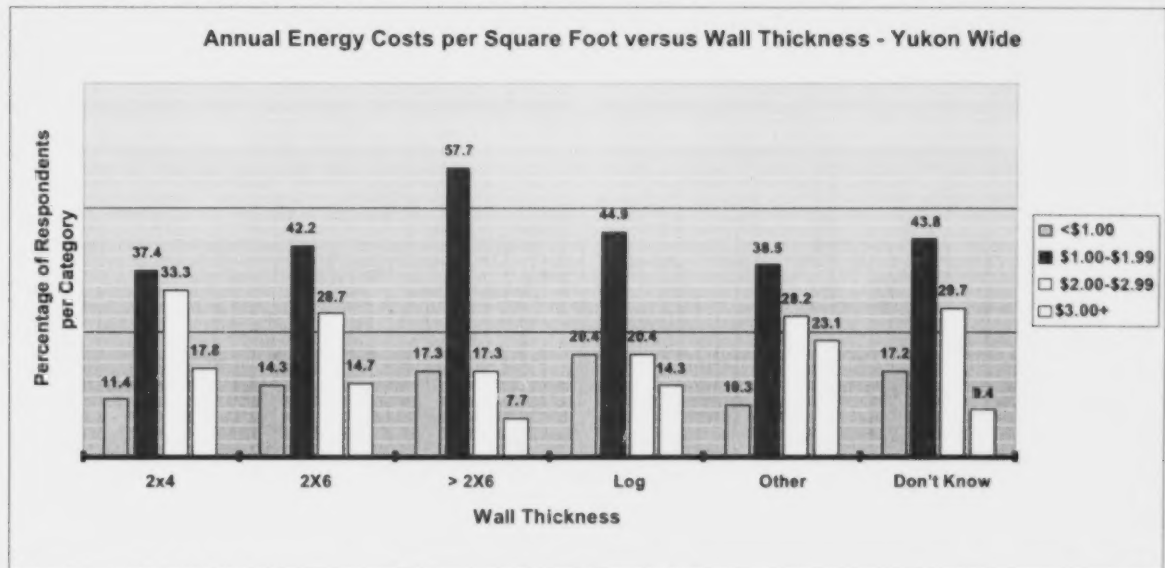
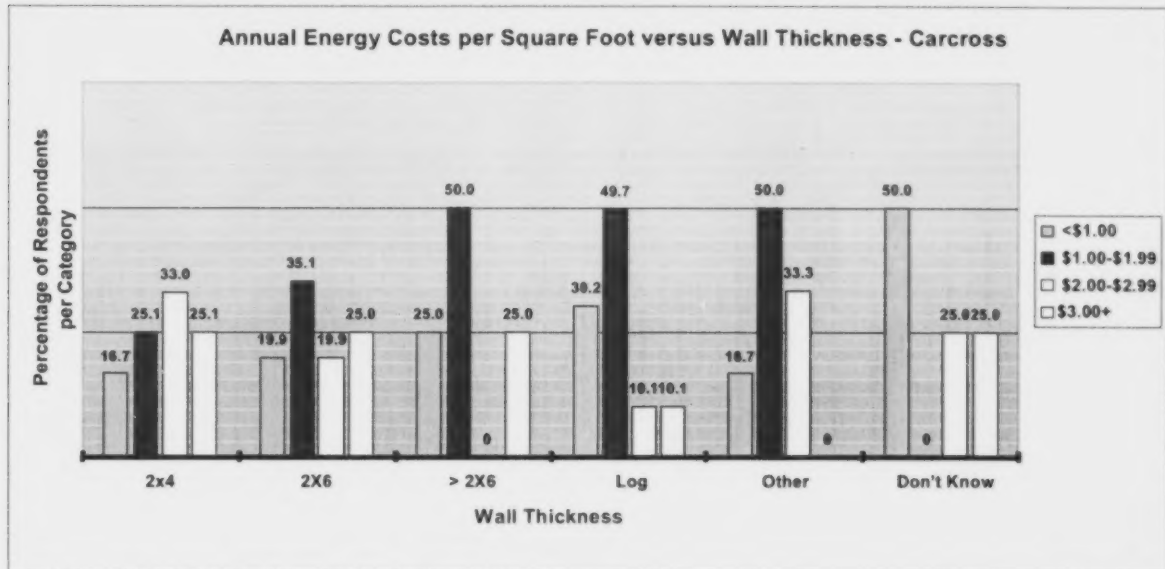


HIGHLIGHTS

- Carcross results are similar to Yukon wide results.
- In Carcross as in Yukon generally, increased numbers of window panes is associated with lower energy cost ranges.

1.1.7 ANNUAL ENERGY COST VERSUS DWELLING'S WALL THICKNESS

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's wall thickness.

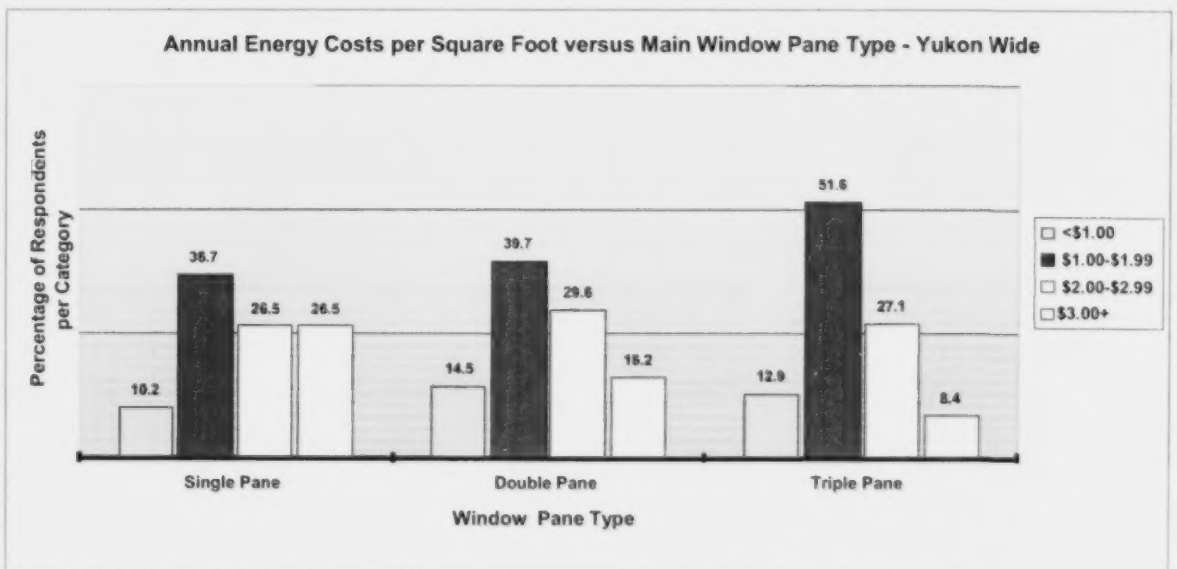
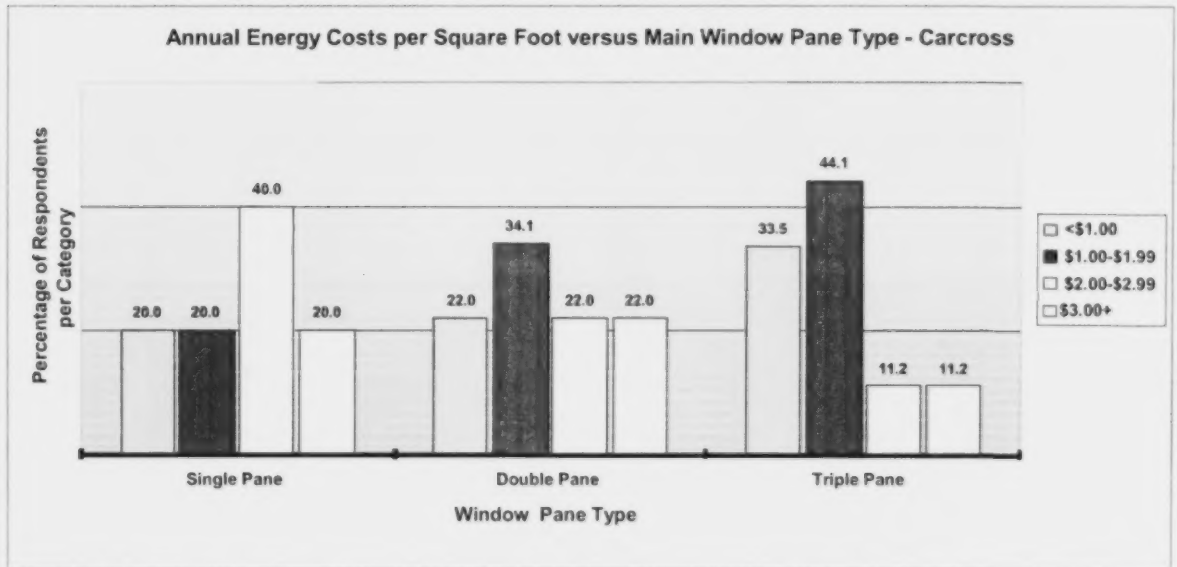


HIGHLIGHTS

- ❑ Carcross results are similar to Yukon wide results.
- ❑ Generally, increased wall thickness is associated with the prevalence of lower energy cost ranges.
- ❑ Increasing wall thickness from 2X6 to ">2X6" has a significant lowering impact on energy costs.
- ❑ 51 percent of dwellings with 2X4 walls have heating costs greater than \$2 per square foot

1.1.6 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN WINDOW PANE TYPE

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main window pane type.

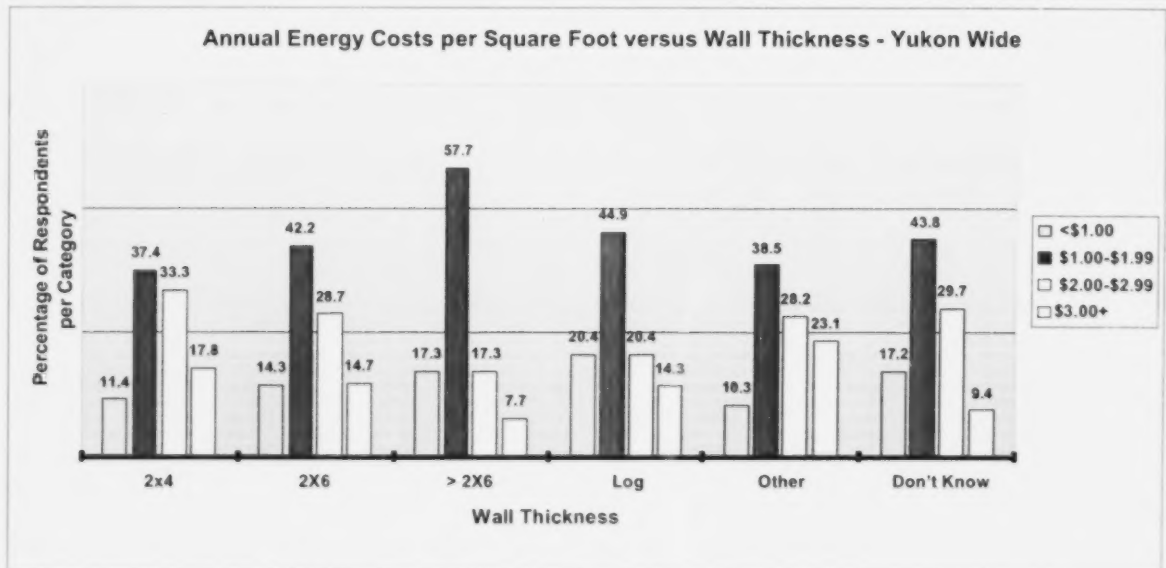
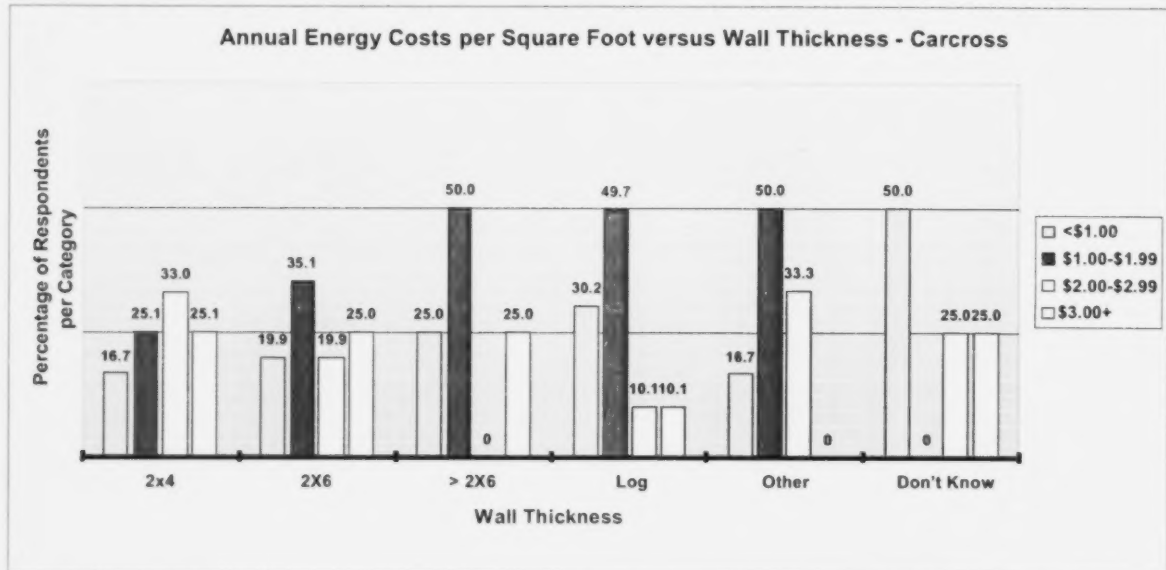


HIGHLIGHTS

- ❑ Carcross results are similar to Yukon wide results.
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These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's wall thickness.



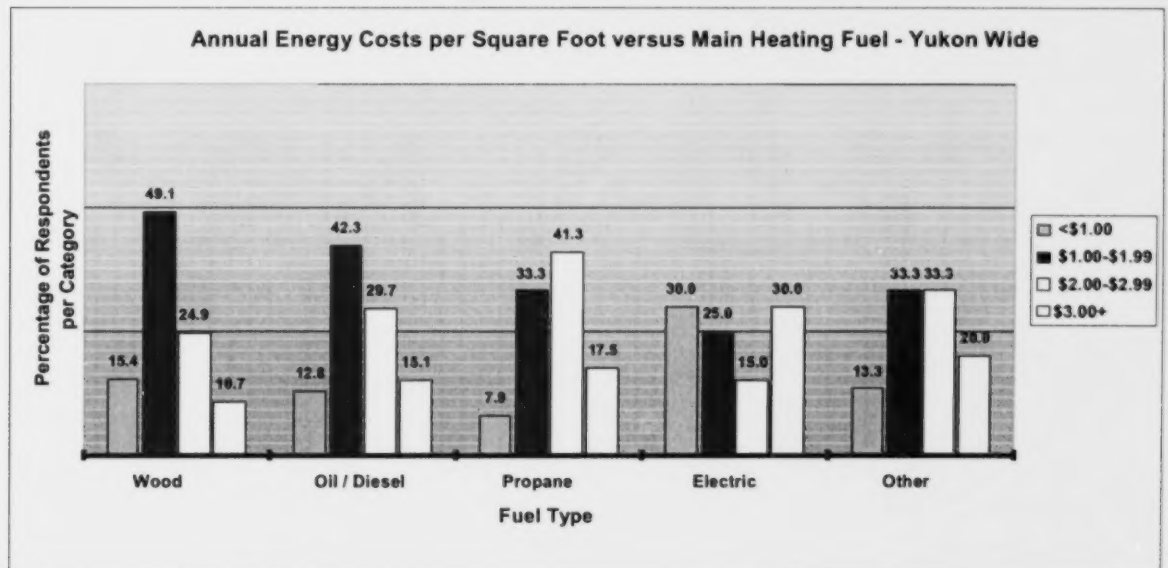
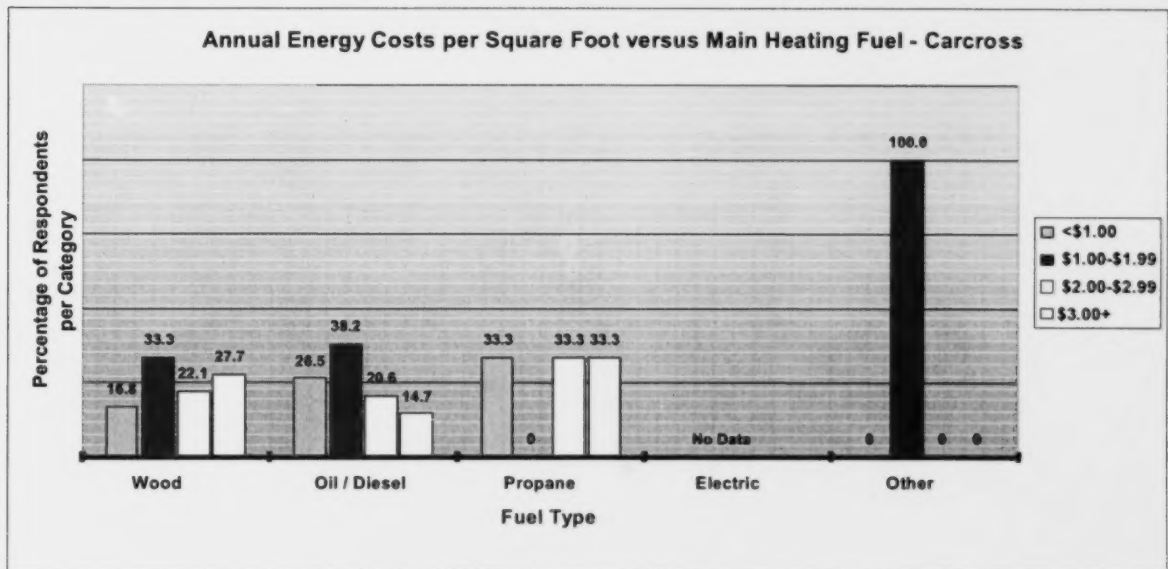
HIGHLIGHTS

- ❑ Carcross results are similar to Yukon wide results.
- ❑ Generally, increased wall thickness is associated with the prevalence of lower energy cost ranges.
- ❑ Increasing wall thickness from 2X6 to ">2X6" has a significant lowering impact on energy costs.
- ❑ 51 percent of dwellings with 2X4 walls have heating costs greater than \$2 per square foot

- Only 25 percent of dwellings with greater than 2X6 walls have heating costs more than \$2 per square foot.
- The "Other" category includes wall construction that does not fit into any other category, for example, 2X3 walls.

1.1.8 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING FUEL

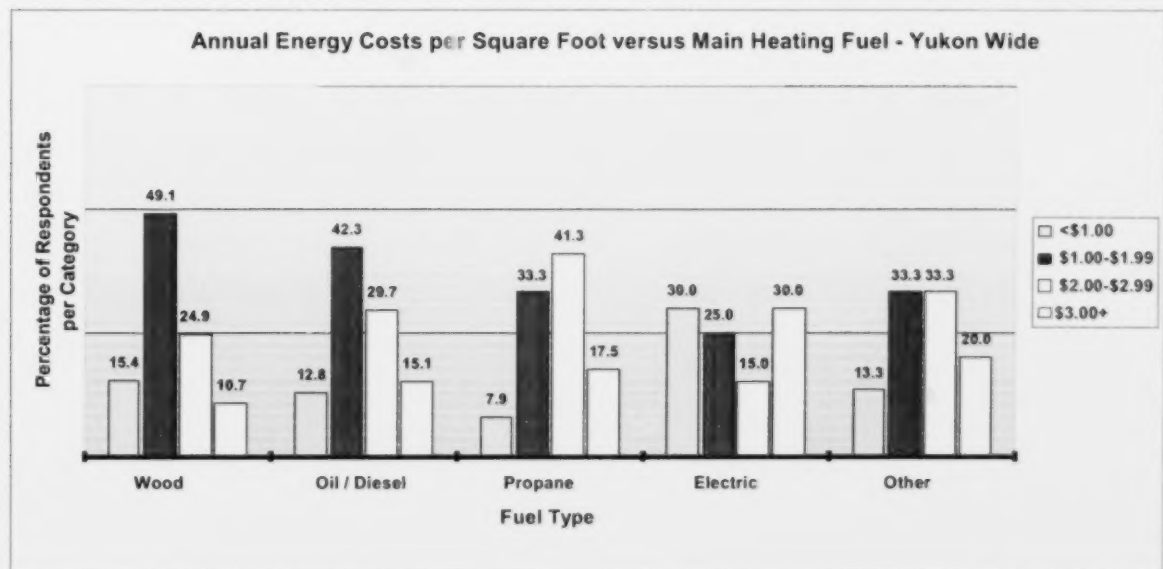
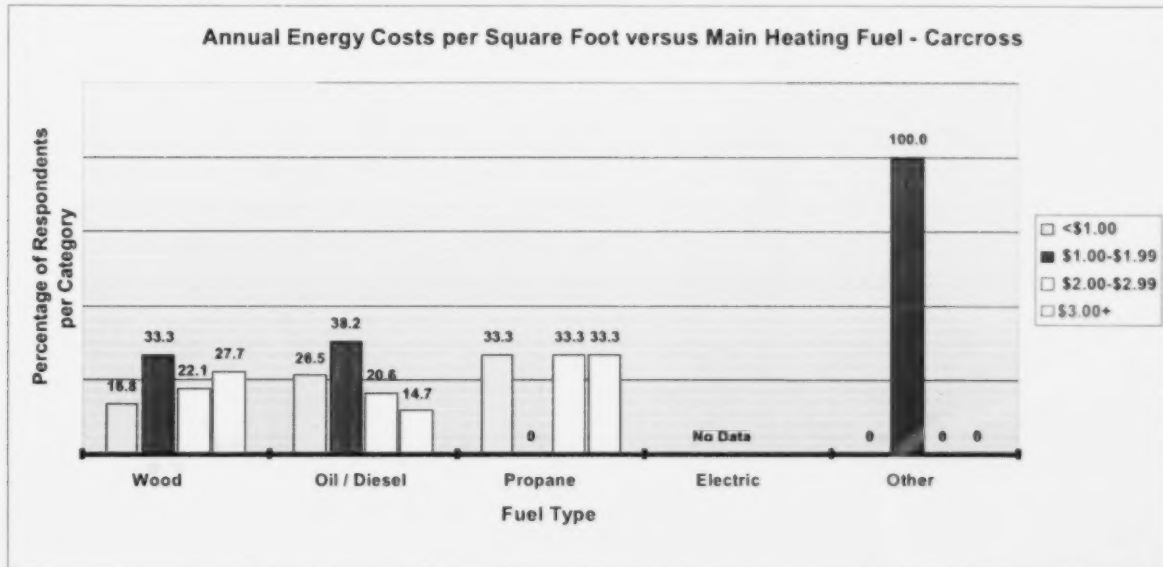
These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating fuel.

**HIGHLIGHTS**

- 28 percent of wood heated dwellings have heating costs greater than \$3 per square foot.
- 15 percent of oil/diesel heated dwellings have heating costs greater than \$3 per square foot.
- 33 percent of propane heated dwellings have heating costs greater than \$3 per square foot.

1.1.8 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING FUEL

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating fuel.



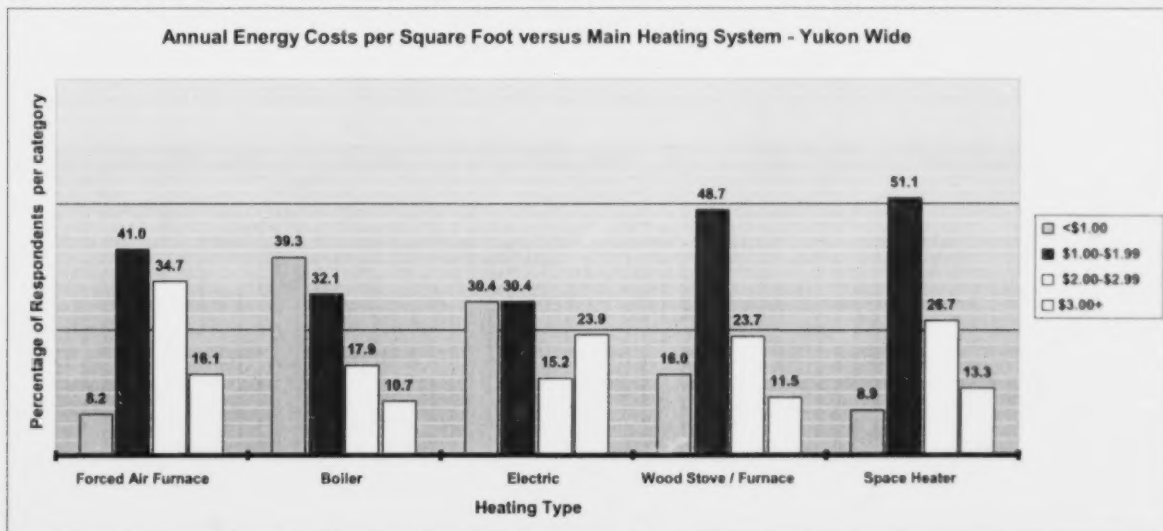
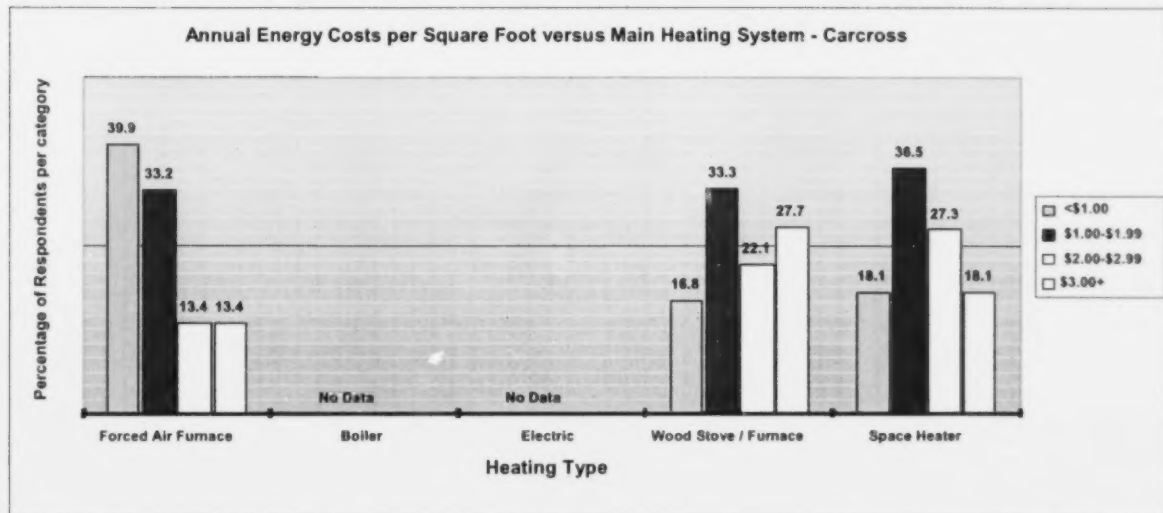
HIGHLIGHTS

- ❑ 28 percent of wood heated dwellings have heating costs greater than \$3 per square foot.
- ❑ 15 percent of oil/diesel heated dwellings have heating costs greater than \$3 per square foot.
- ❑ 33 percent of propane heated dwellings have heating costs greater than \$3 per square foot.

- It is very important to remember that factors other than the type of heating fuel have an impact on heating efficiency and costs. Also absolute numbers of dwellings with each type of heating are relatively small.
- The "Other" category includes heating fuel that does not fit into any other category, for example, kerosene. "Other" also represents the use of more than one type of fuel in the dwelling. For example, the main fuel source may be oil, the second source may be wood. In this example, wood is included in the "other" category. This category represents approximately one household

1.1.9 ANNUAL ENERGY COST VERSUS DWELLING'S MAIN HEATING SYSTEM

These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating system.

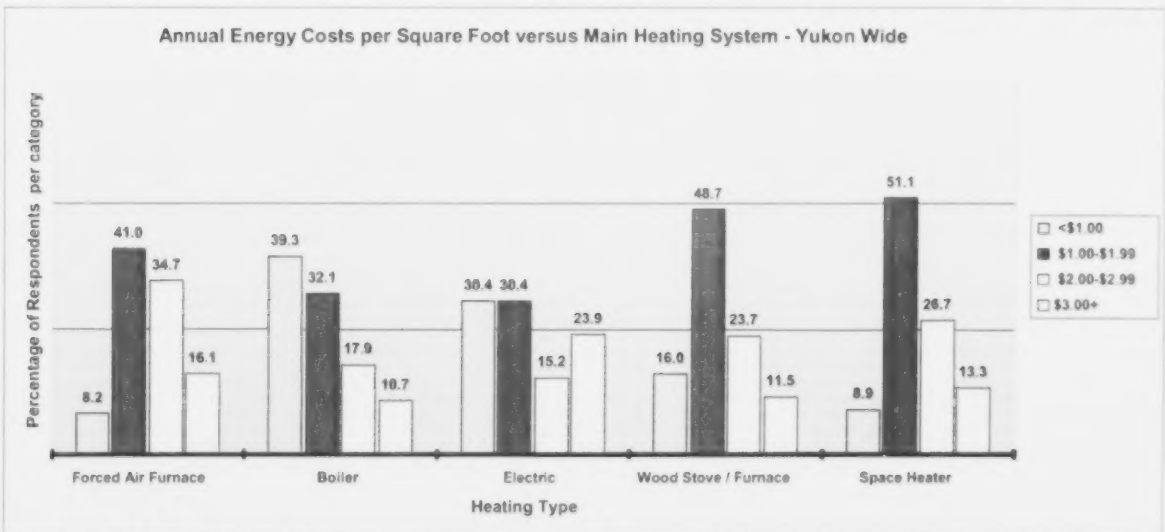
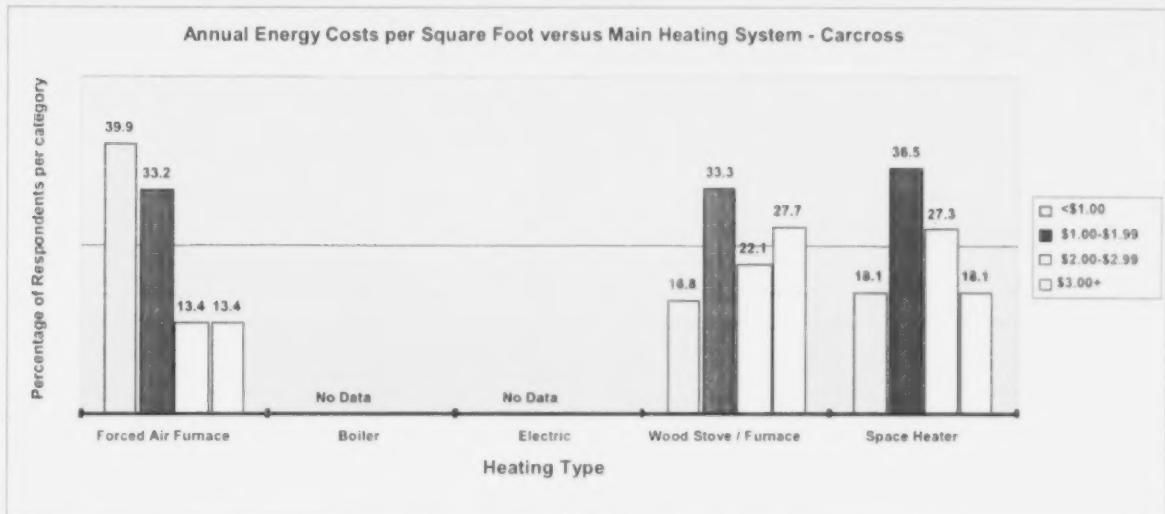


HIGHLIGHTS

- ❑ Carcross results are similar to Yukon wide results.
- ❑ Of dwellings whose main heating system is a woodstove/furnace, 28 percent have heating costs greater than \$3 per square foot, and 50 percent have heating costs less than \$2 per square foot.
- ❑ Of dwellings whose main heating system is a forced-air furnace, 13 percent have heating costs greater than \$3 per square foot and 73 percent have heating costs less than \$2 per square foot.

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These bar charts show the relationship between annual energy costs per square foot for householders and the dwelling's main heating system.

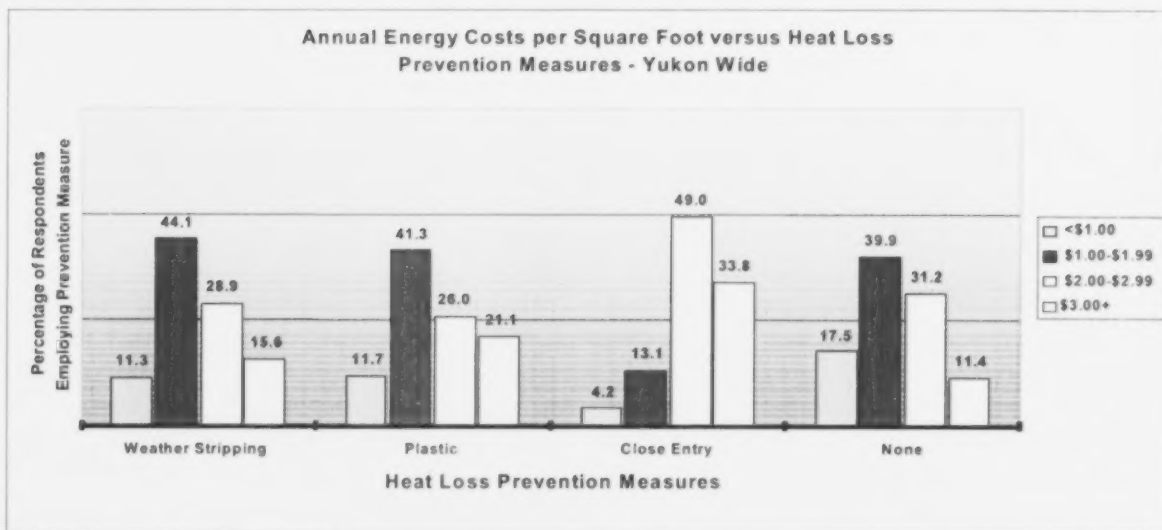
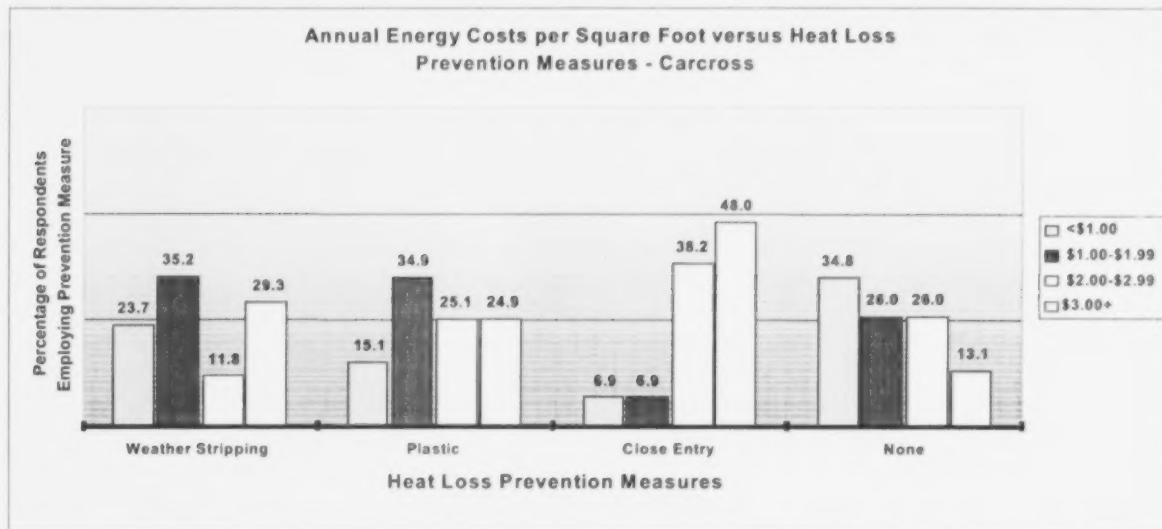


HIGHLIGHTS

- ❑ Carcross results are similar to Yukon wide results.
- ❑ Of dwellings whose main heating system is a woodstove/furnace, 28 percent have heating costs greater than \$3 per square foot, and 50 percent have heating costs less than \$2 per square foot.
- ❑ Of dwellings whose main heating system is a forced-air furnace, 13 percent have heating costs greater than \$3 per square foot and 73 percent have heating costs less than \$2 per square foot.

1.1.10 ANNUAL ENERGY COST VERSUS HEAT LOSS PREVENTION MEASURES

These bar charts show the relationship between annual energy costs per square foot for householders and measures taken to reduce heat loss.

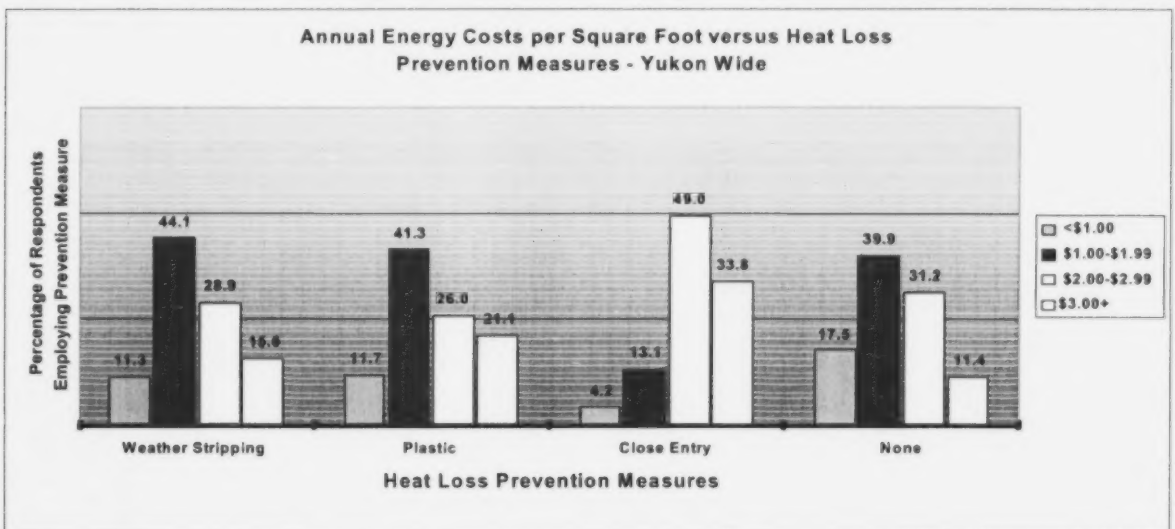
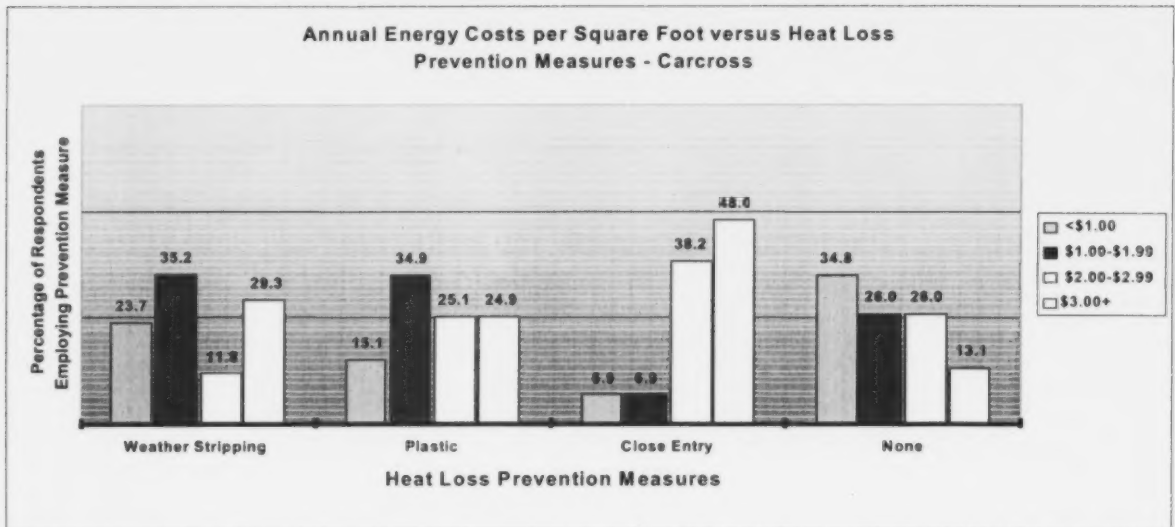


HIGHLIGHTS

- Of households that close an entry as a heat loss prevention method, 86 percent have heating costs over \$2 per square foot. Only about 7 percent of these households heat their homes for less than \$1 per square foot.
- Of households that use no heat loss prevention methods, 61 percent have heating costs lower than \$2 per square foot. Only 13 percent of these households pay more than \$3 per square foot for heating.

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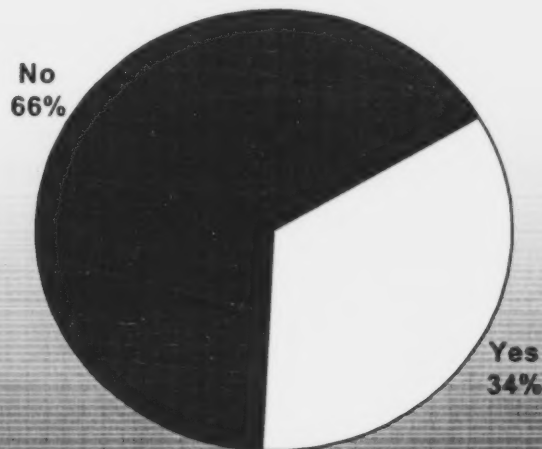
**HIGHLIGHTS**

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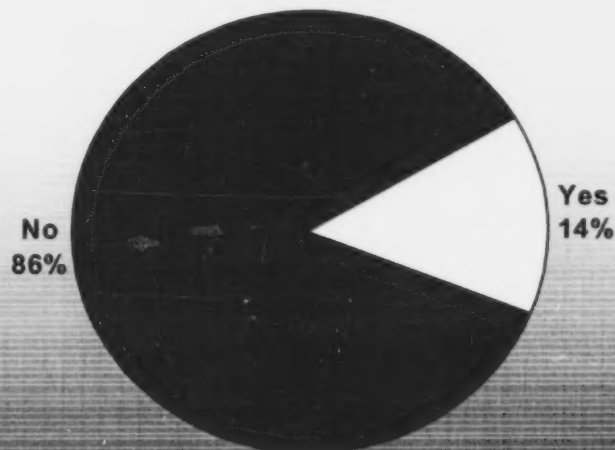
1.1.11 PERCENTAGE OF DWELLINGS WITH AN ENERGY RELATED REPAIR NEED

These pie charts show the percentage of dwellings requiring energy related repairs.

Energy Related Repair Need
Heating, Insulation, Doors, Windows - Carcross



Energy Related Repair Need
Heating, Insulation, Doors, Windows - Yukon Wide

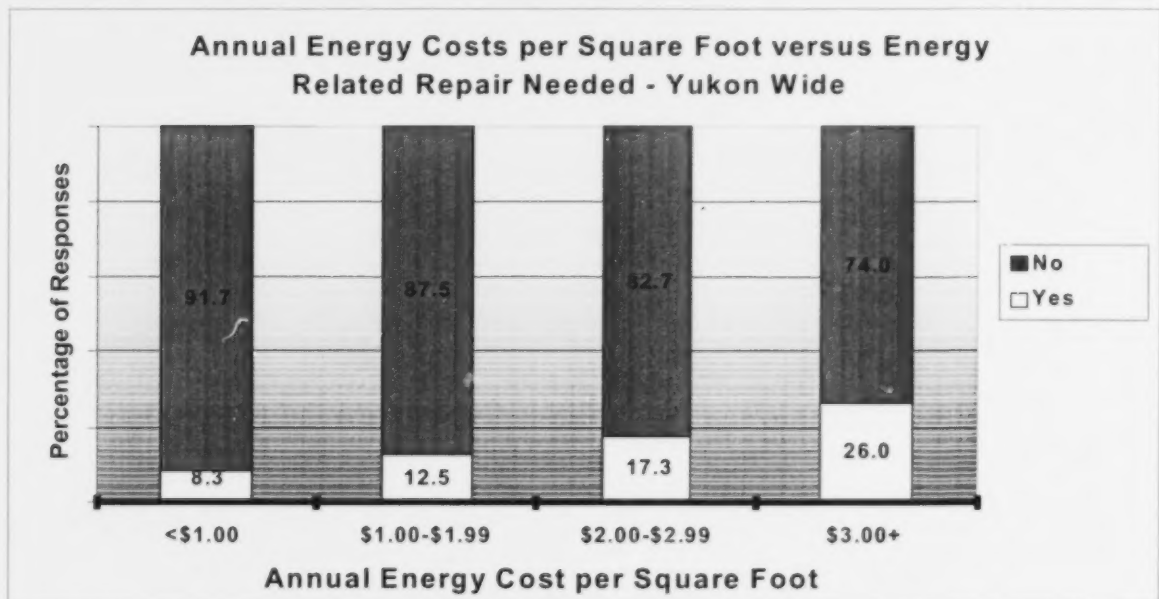
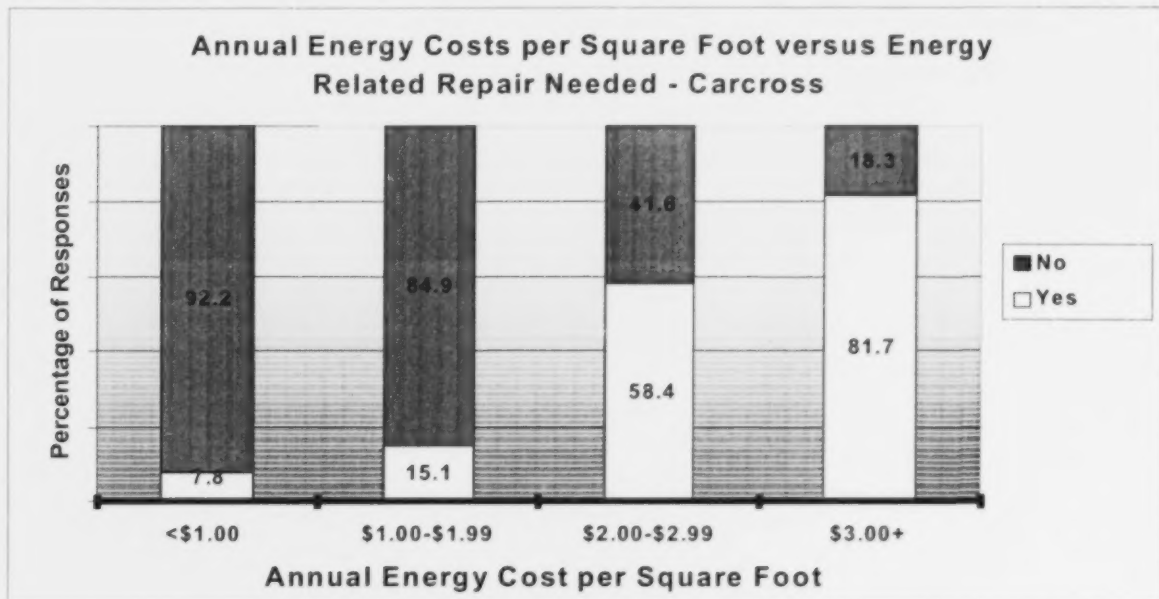


HIGHLIGHTS

- ❑ Carcross results show a greater need for energy related repairs than the average Yukon household, 34 percent of Carcross dwellings versus 14 percent of all Yukon dwellings.

1.1.12 ANNUAL ENERGY COST PER SQUARE FOOT VERSUS ENERGY RELATED REPAIR NEED

These bar charts show the relationship between annual energy costs per square foot for householders and energy related repair needs.

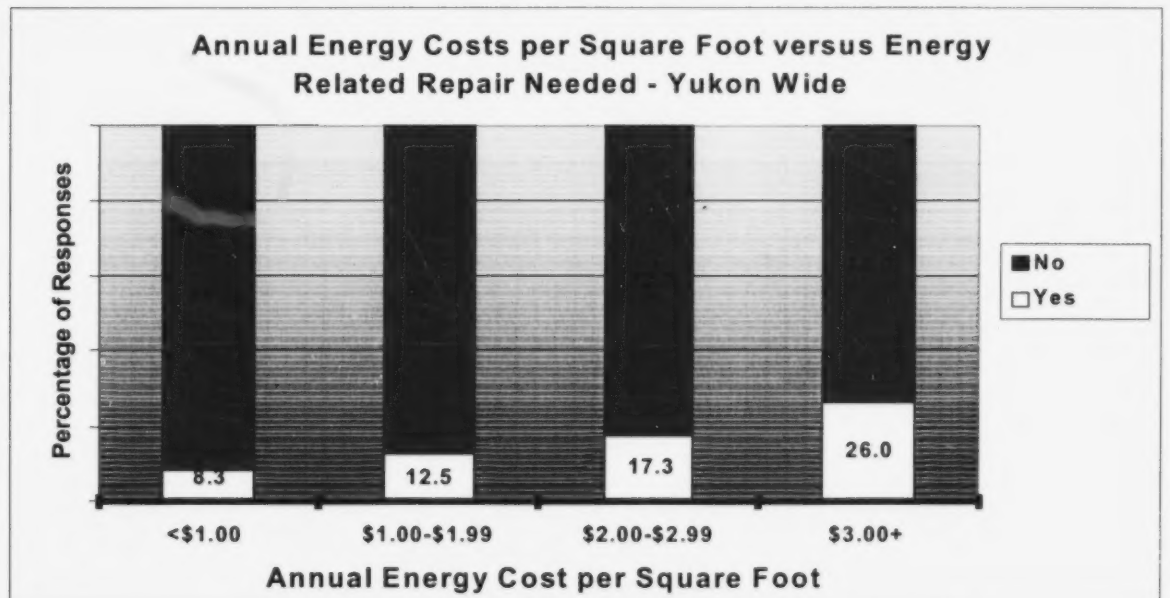
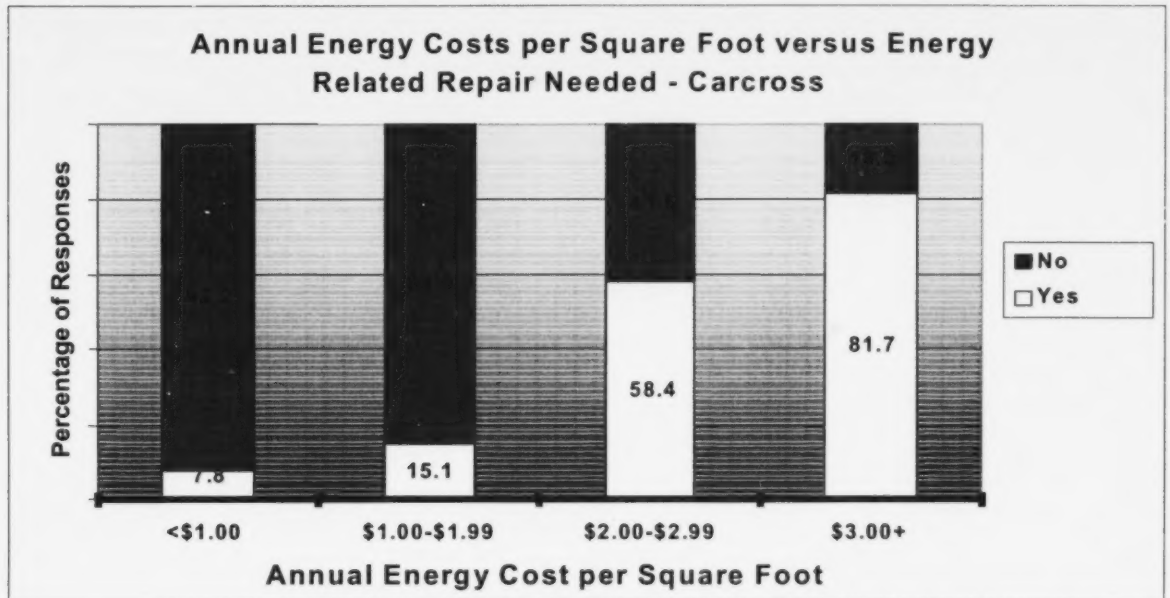


HIGHLIGHTS

- ❑ Higher energy costs are correlated with higher perceived need for energy related repairs.
- ❑ In each cost category, with the exception of the "<\$1" category, there is a greater perceived need for energy related repairs in Carcross compared to the Yukon as a whole.

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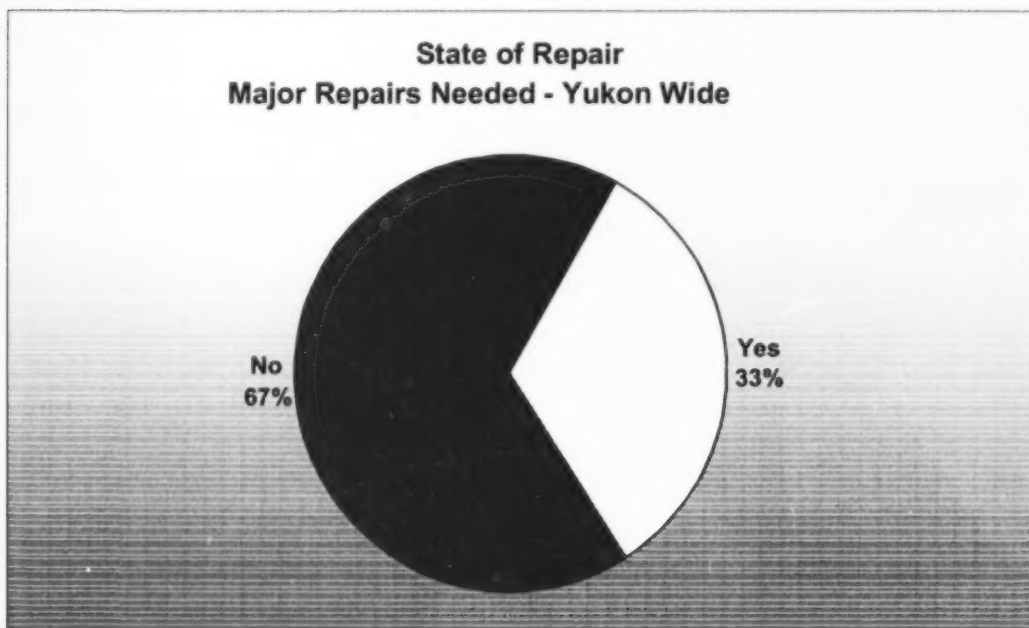
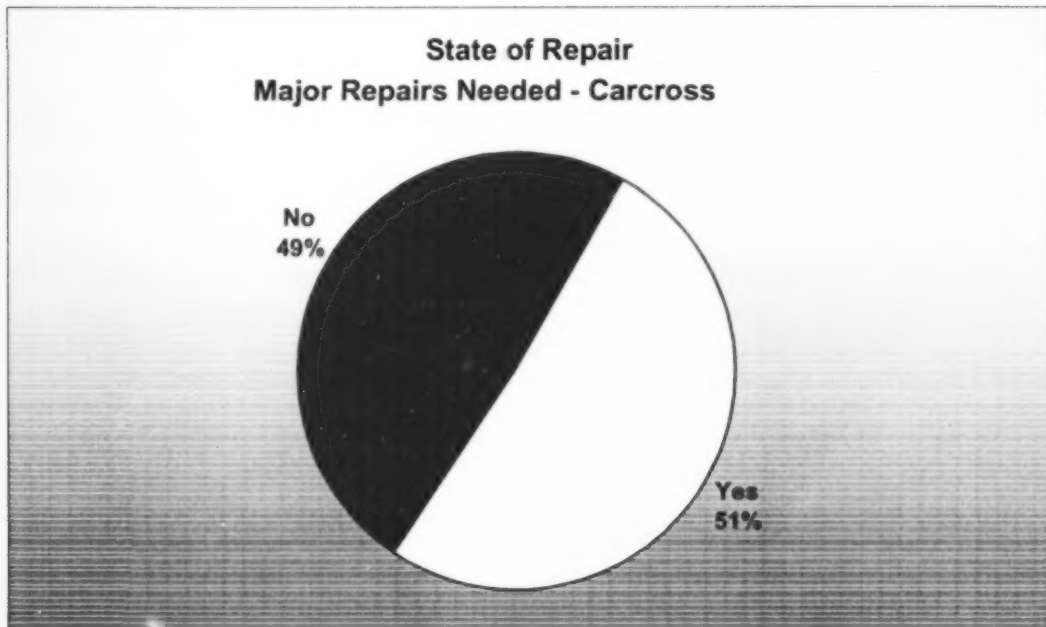
1.2 STATE OF REPAIR

The next seven sub-themes show various indicators related to the state of repair of dwellings in both Carcross and the Yukon:

- ⇒ **MAJOR REPAIRS NEEDED,**
- ⇒ **MAJOR REPAIRS NEEDED VERSUS HOUSEHOLD INCOME,**
- ⇒ **TYPES OF MAJOR REPAIRS NEEDED,**
- ⇒ **PERCENTAGE OF HOUSEHOLDS THAT OWN THEIR DWELLINGS PLANNING MAJOR REPAIRS,**
- ⇒ **ESTIMATED COST OF PLANNED MAJOR REPAIRS,**
- ⇒ **PERCENTAGE OF DWELLINGS NEEDING MINOR REPAIRS,**
- ⇒ **TYPES OF MINOR REPAIRS NEEDED.**

1.2.1 MAJOR REPAIR NEEDED

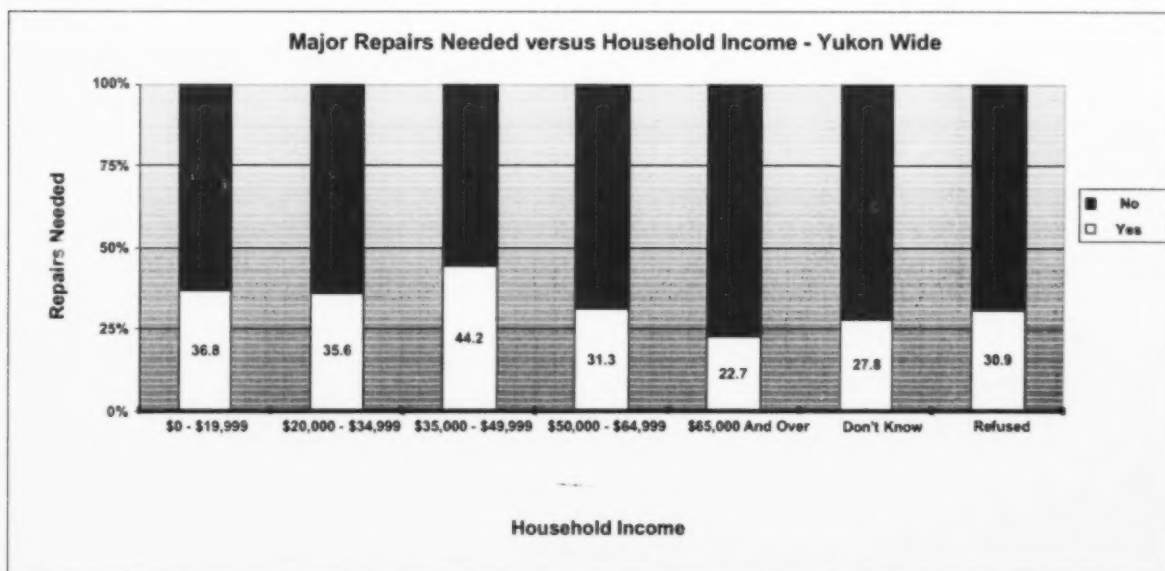
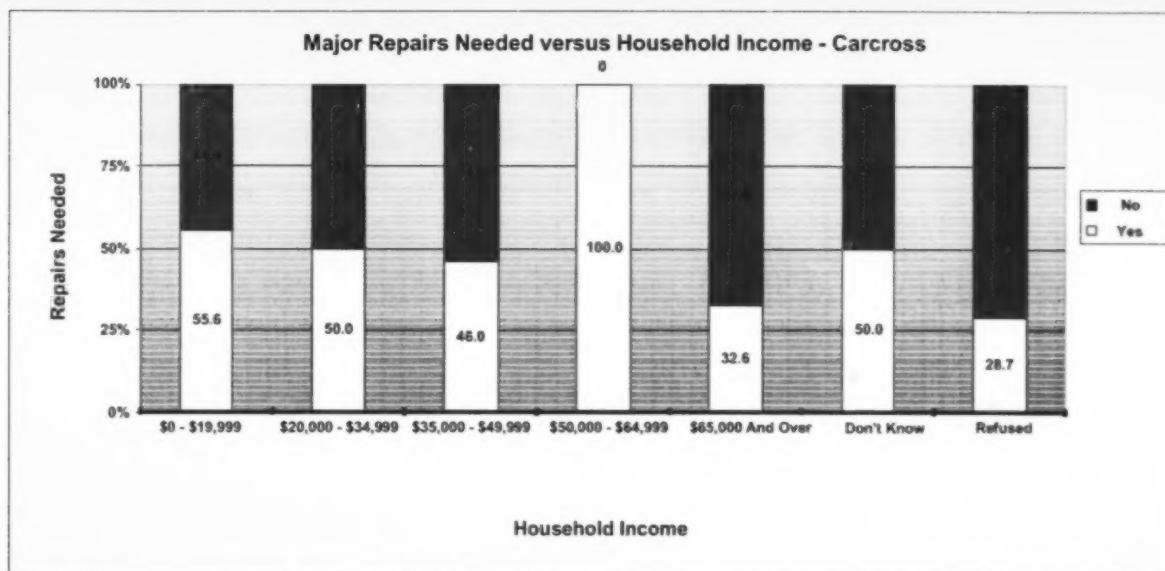
These pie charts show the percentage of dwellings that require major repairs both in Carcross and the Yukon.

**HIGHLIGHTS**

- 51 percent of all dwellings in Carcross require major repairs.
- 33 percent of all dwellings in the territory require major repairs.

1.2.2 MAJOR REPAIR NEEDED VERSUS HOUSEHOLD INCOME

These bar charts compare household income with the need for major repairs on the household's dwelling.

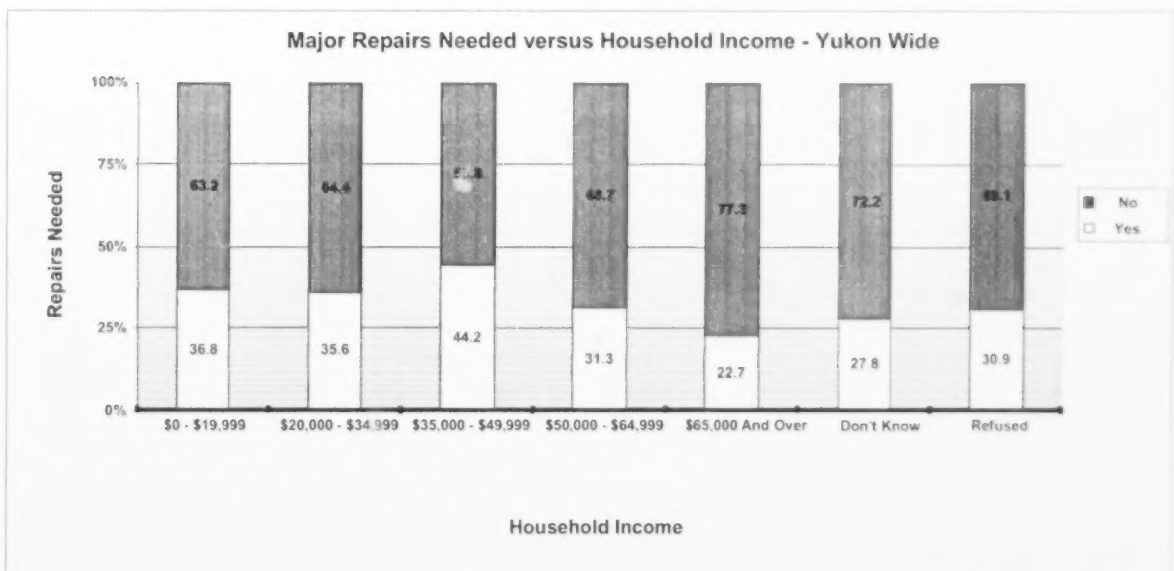
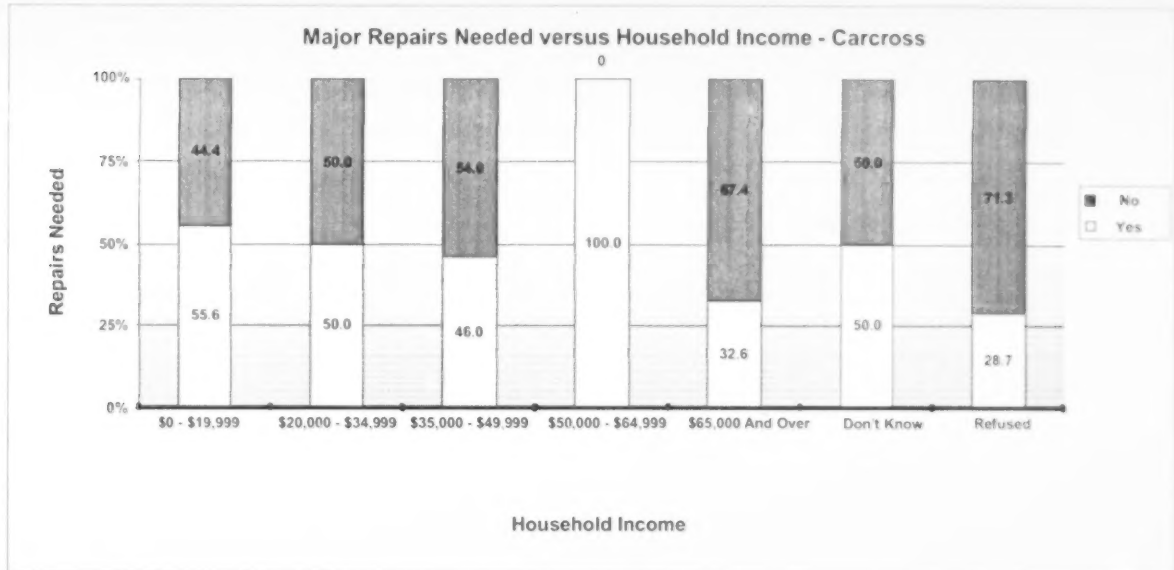


HIGHLIGHTS

- Although it is not a direct relationship, both Carcross and Yukon wide results show that increasing household income is generally correlated with decreased need for major repairs.
- In Carcross, apart from the \$50,000 to \$64,000 category, which represents approximately four households, households with incomes of \$0 to \$10,000 show the greatest need for major repairs.

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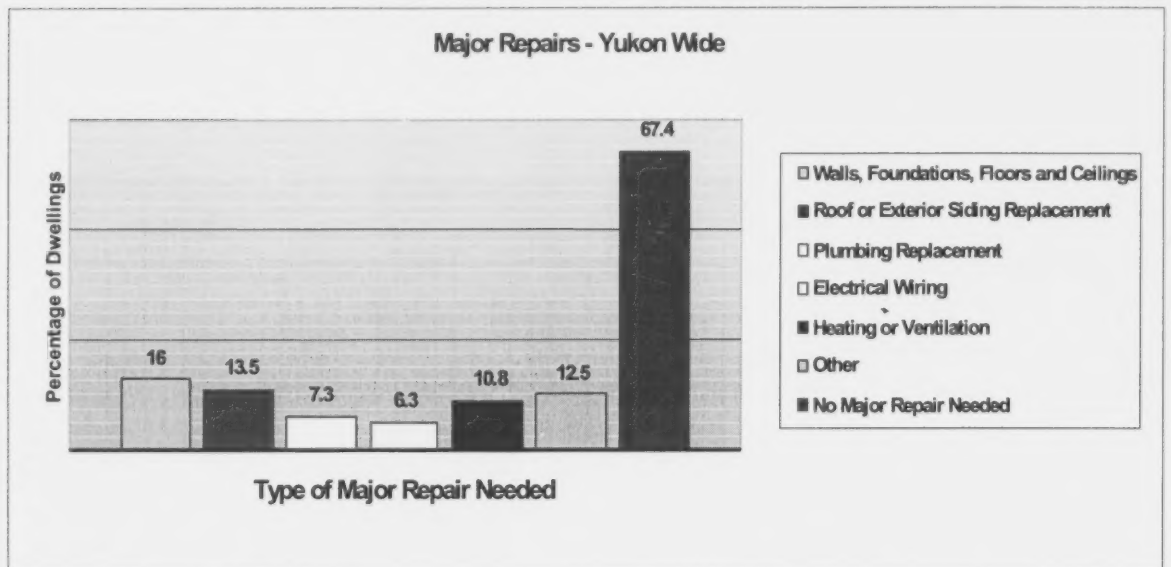
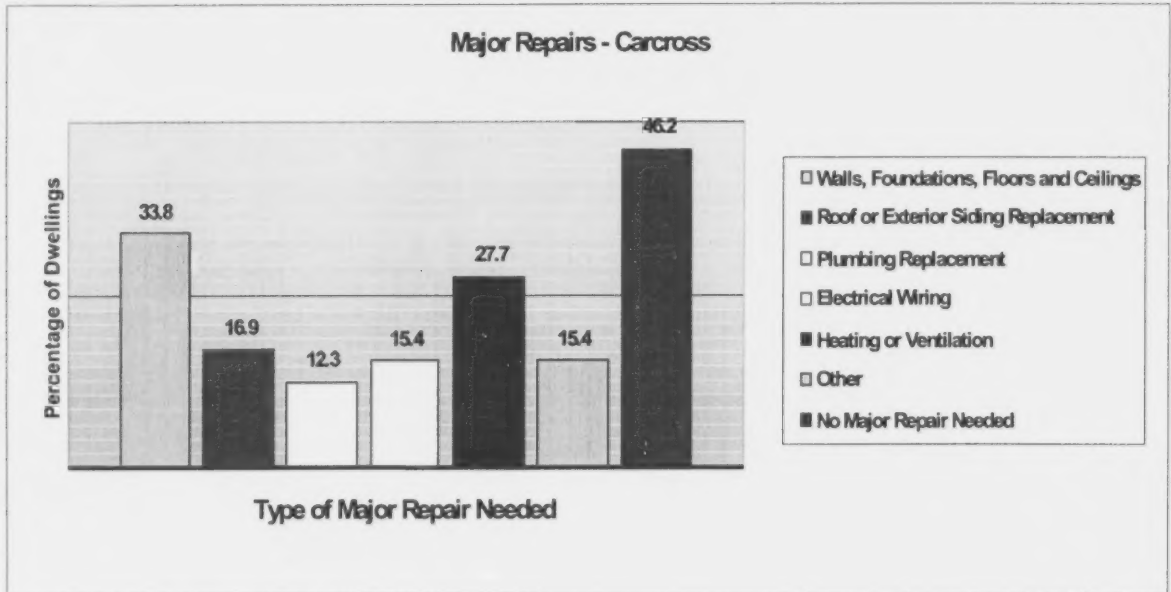


HIGHLIGHTS

- Although it is not a direct relationship, both Carcross and Yukon wide results show that increasing household income is generally correlated with decreased need for major repairs.
- In Carcross, apart from the \$50,000 to \$64,000 category, which represents approximately four households, households with incomes of \$0 to \$10,000 show the greatest need for major repairs.

1.2.3 TYPE OF MAJOR REPAIR NEEDED

The types of repairs needed are shown below. Respondents may have provided more than one response.

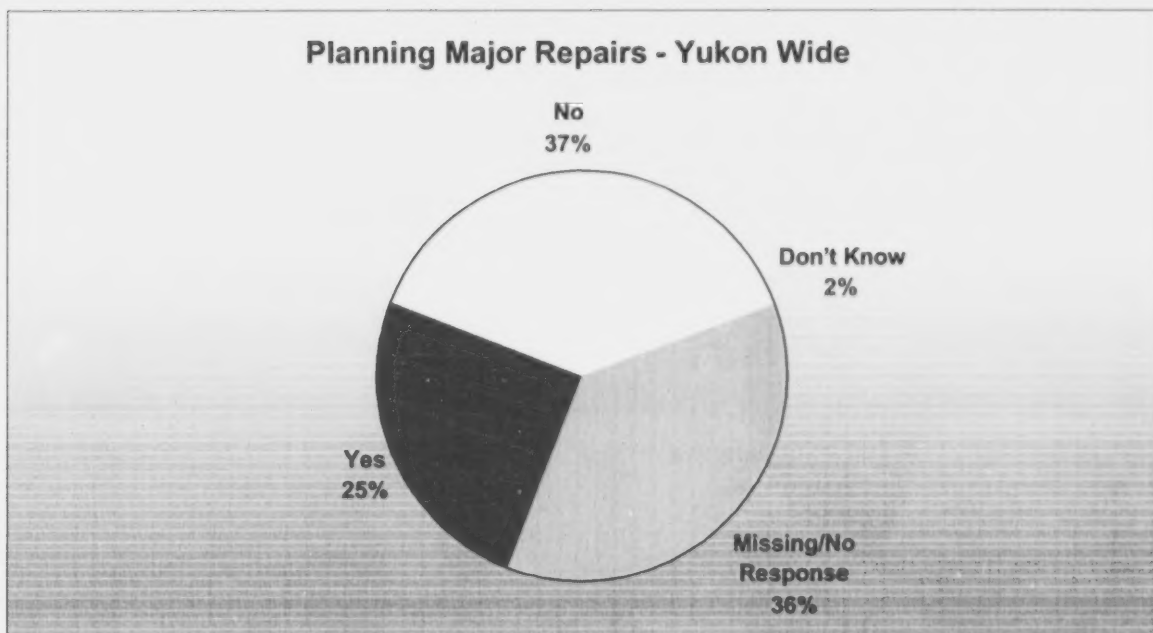
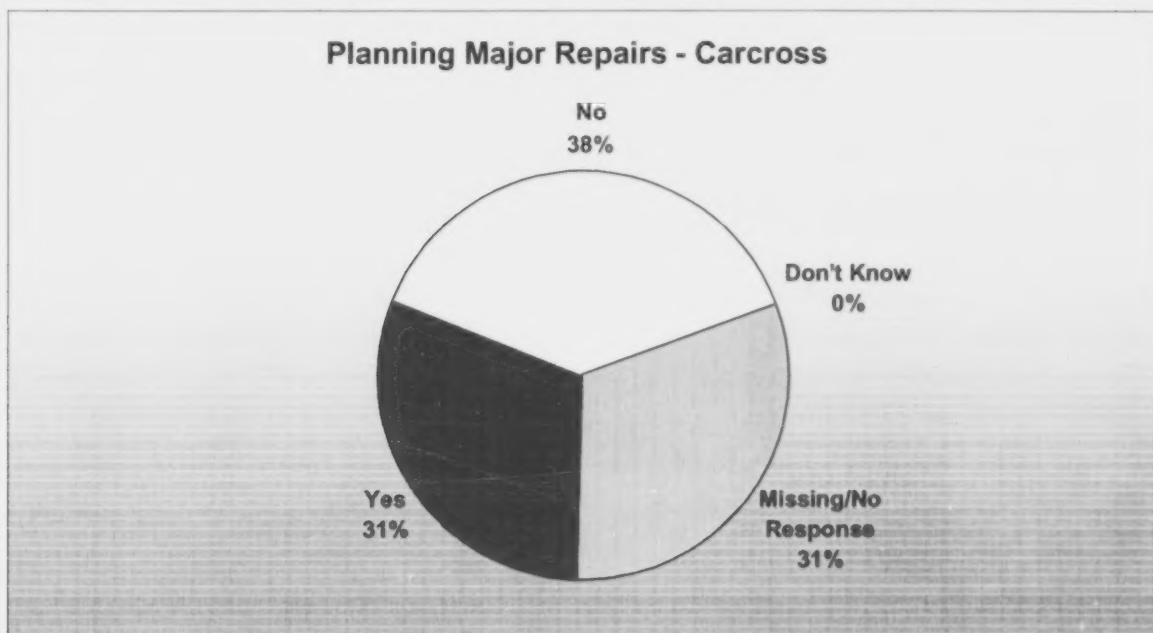


HIGHLIGHTS

- In Carcross, a greater percentage of dwellings require major repairs than in general in the Yukon. These dwellings generally require a greater variety of repairs as well.
- Of those dwellings requiring repairs, the greatest percentage of them require repairs to walls, foundations, floors and ceilings, heating and/or ventilation, as well as roof and exterior siding replacement.
- "Other" refers to major repairs not included in another category.

1.2.4 PERCENTAGE OF HOUSEHOLDS THAT OWN THEIR DWELLINGS PLANNING MAJOR REPAIR

These pie charts show the percentage of households planning major repairs.

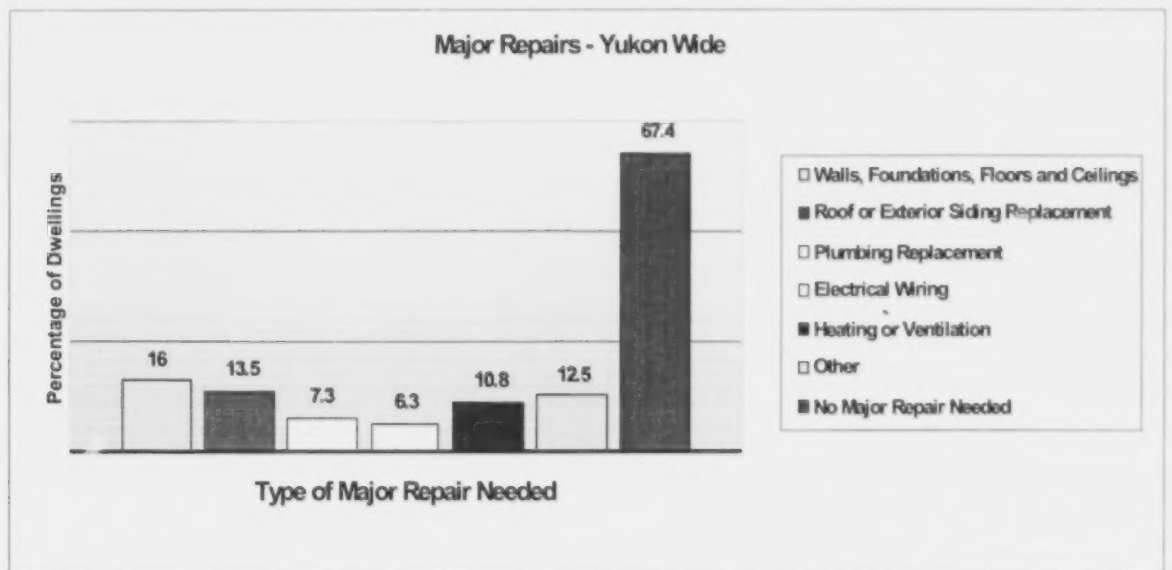
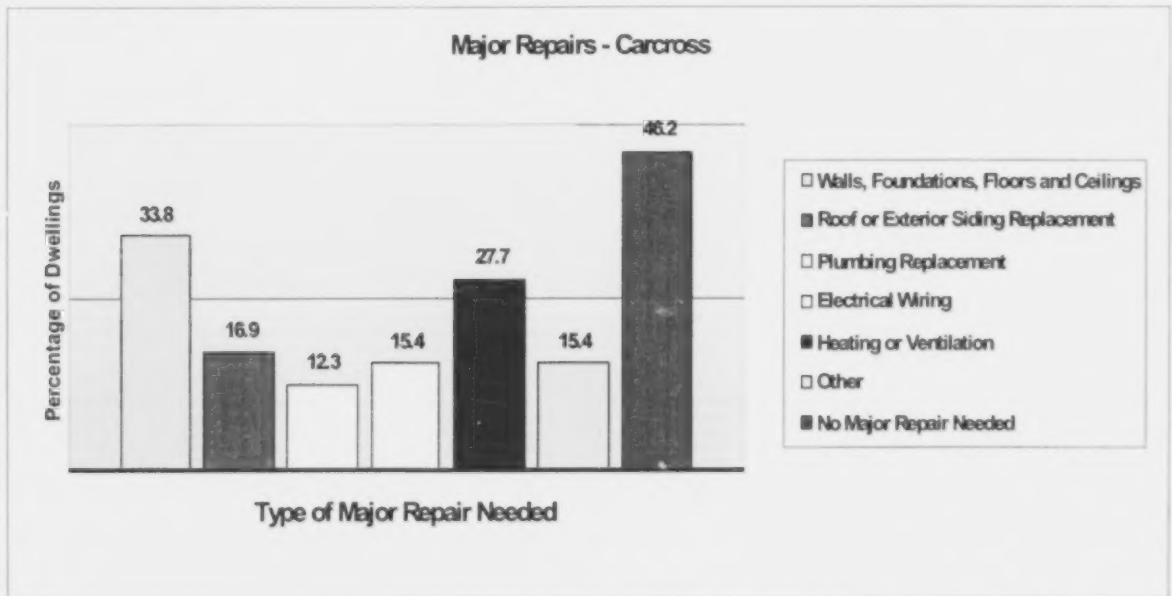


HIGHLIGHTS

- In Carcross, 31 percent of owner households are planning to do major repairs.
- Only 25 percent of Yukon households are planning major repairs.

1.2.3 TYPE OF MAJOR REPAIR NEEDED

The types of repairs needed are shown below. Respondents may have provided more than one response.



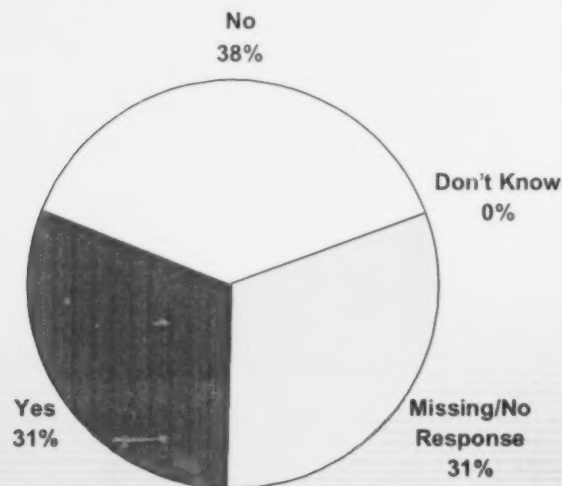
HIGHLIGHTS

- ❑ In Carcross, a greater percentage of dwellings require major repairs than in general in the Yukon. These dwellings generally require a greater variety of repairs as well.
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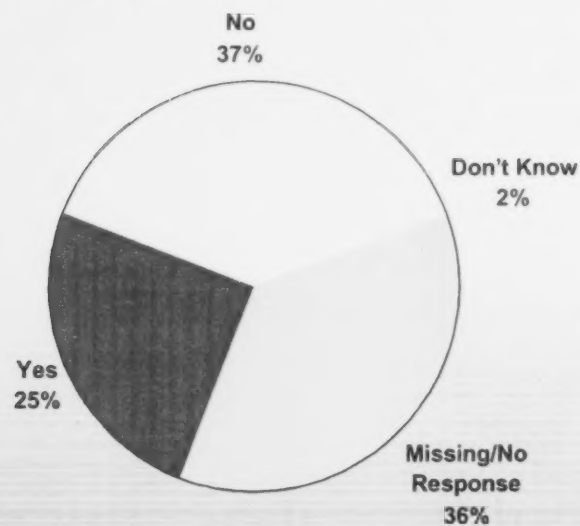
1.2.4 PERCENTAGE OF HOUSEHOLDS THAT OWN THEIR DWELLINGS PLANNING MAJOR REPAIR

These pie charts show the percentage of households planning major repairs.

Planning Major Repairs - Carcross



Planning Major Repairs - Yukon Wide



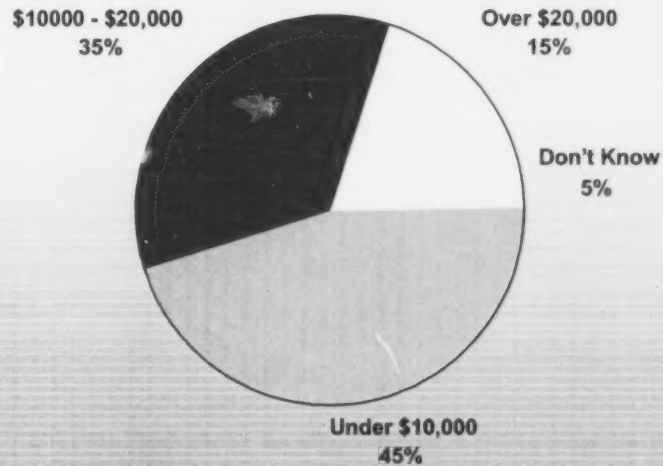
HIGHLIGHTS

- In Carcross, 31 percent of owner households are planning to do major repairs.
- Only 25 percent of Yukon households are planning major repairs.

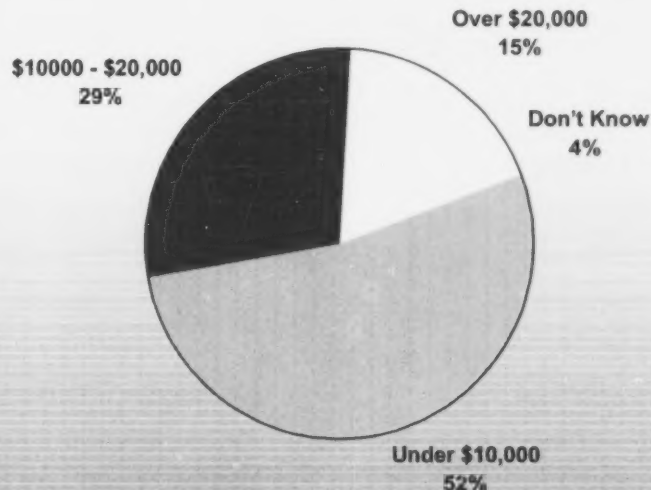
1.2.5 ESTIMATED COST OF PLANNED MAJOR REPAIR

The following pie charts summarize the estimated costs of major repairs planned by owner households who plan to make major repairs to their homes in the next two years.

Estimated Costs of Planned Major Repairs - Carcross



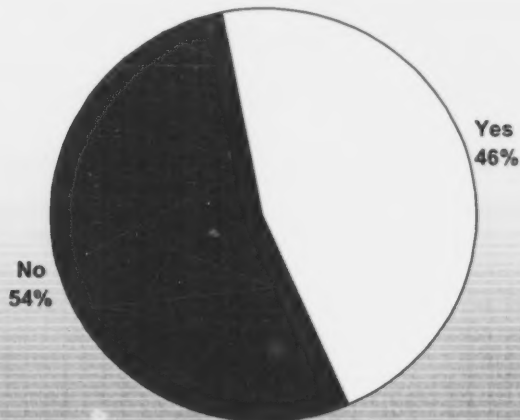
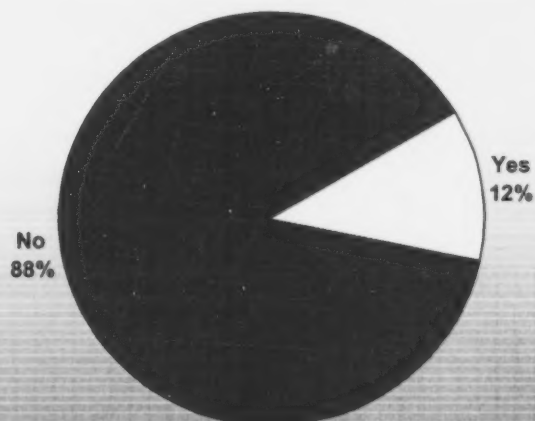
Estimated Costs of Planned Major Repairs - Yukon Wide

**HIGHLIGHTS**

- Carcross results are similar to Yukon wide results.
- 79 percent of Carcross owner households planning to do major repairs indicated their major repairs would cost less than \$20,000.
- 45 percent of this same group estimated their major repairs would cost less than \$10,000.

1.2.6 PERCENTAGE OF DWELLINGS NEEDING MINOR REPAIR

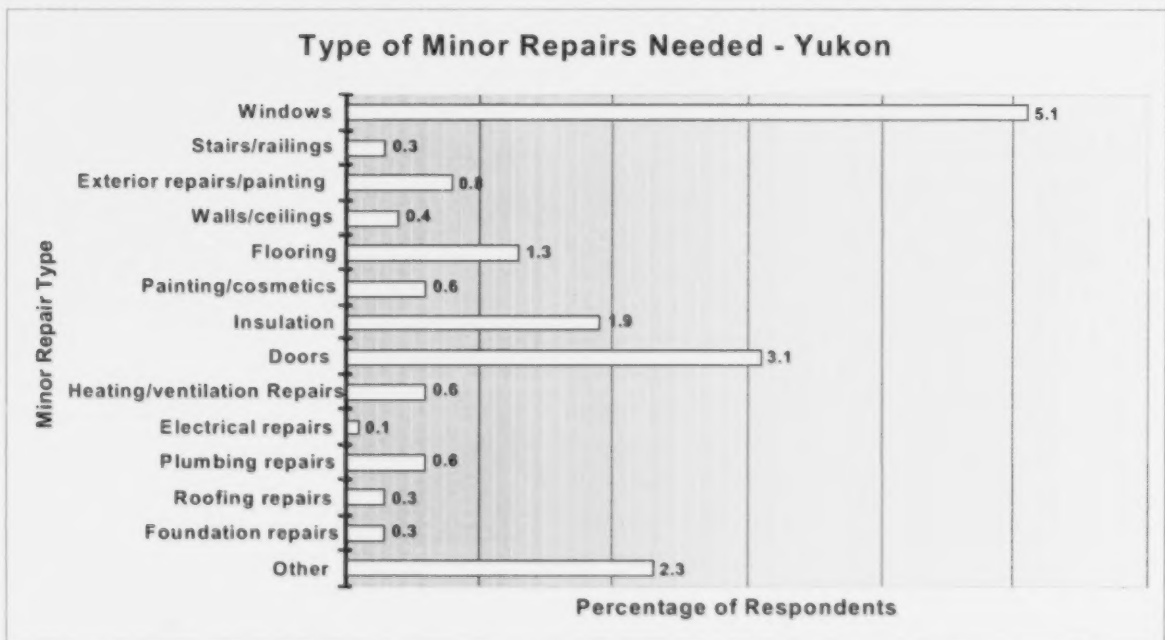
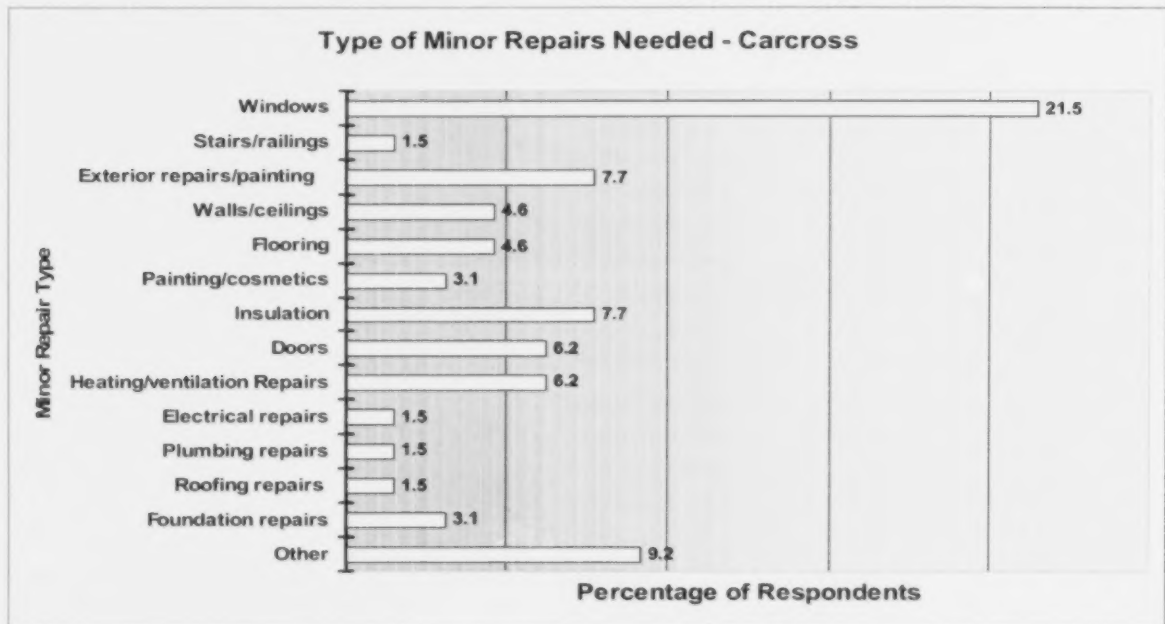
The following pie charts show the percentage of households that indicated their dwellings needed repairs other than major repairs.

Minor Repairs Needed - Carcross**Minor Repairs Needed - Yukon Wide****HIGHLIGHTS**

- 46 percent of Carcross dwellings require repairs other than major repairs. This is almost four times the territorial average.

1.2.7 TYPE OF MINOR REPAIR NEEDED

The following pie charts show the percentage of households that indicated their dwellings needed repairs other than major repairs. Note, respondents may have indicated the need for more than one type of repair.

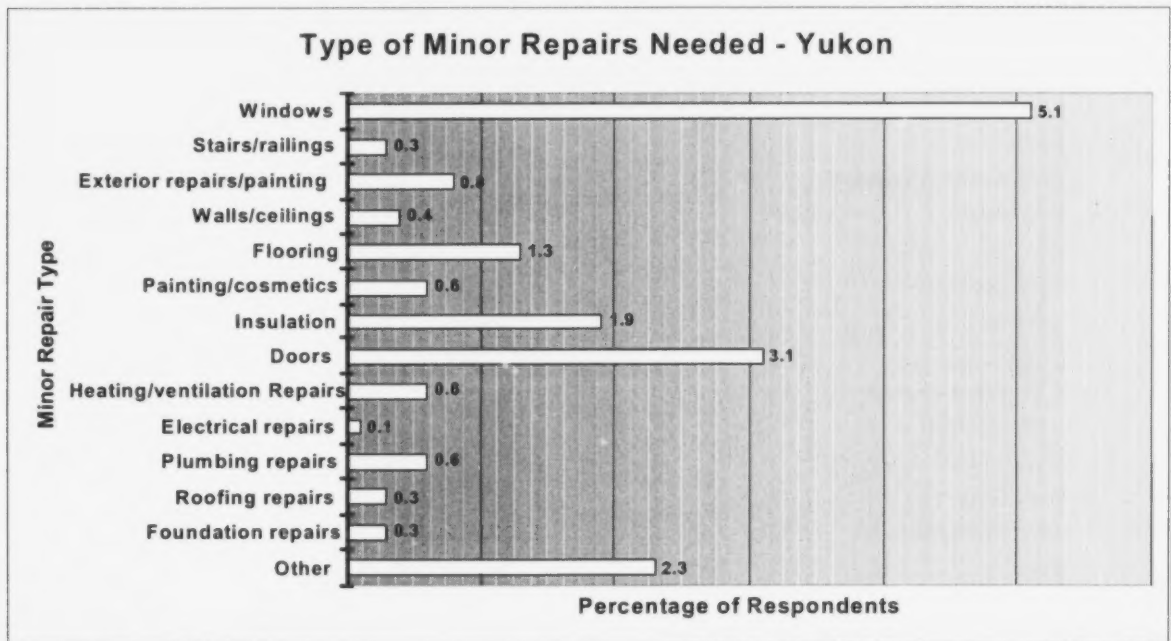
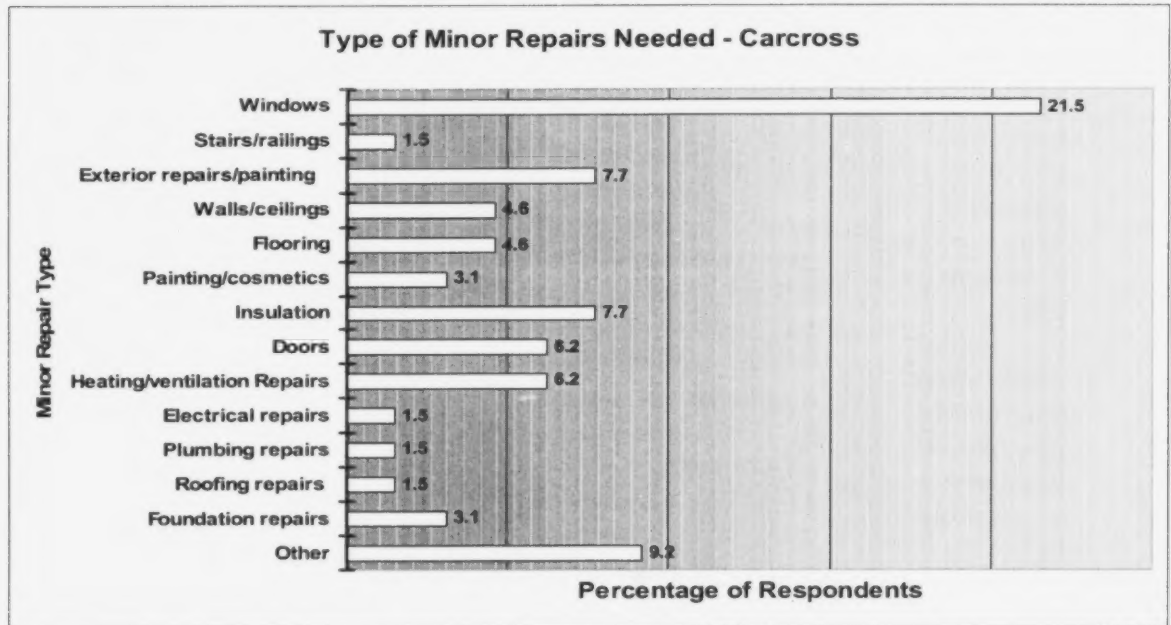


HIGHLIGHTS

- Respondents in Carcross indicated their greatest repair needs to be related to windows, exterior repair/painting, and insulation.
- The variety of minor repairs required is quite diverse.
- "Other" refers to minor repairs not included in another category.

1.2.7 TYPE OF MINOR REPAIR NEEDED

The following pie charts show the percentage of households that indicated their dwellings needed repairs other than major repairs. Note, respondents may have indicated the need for more than one type of repair.



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- Respondents in Carcross indicated their greatest repair needs to be related to windows, exterior repair/painting, and insulation.
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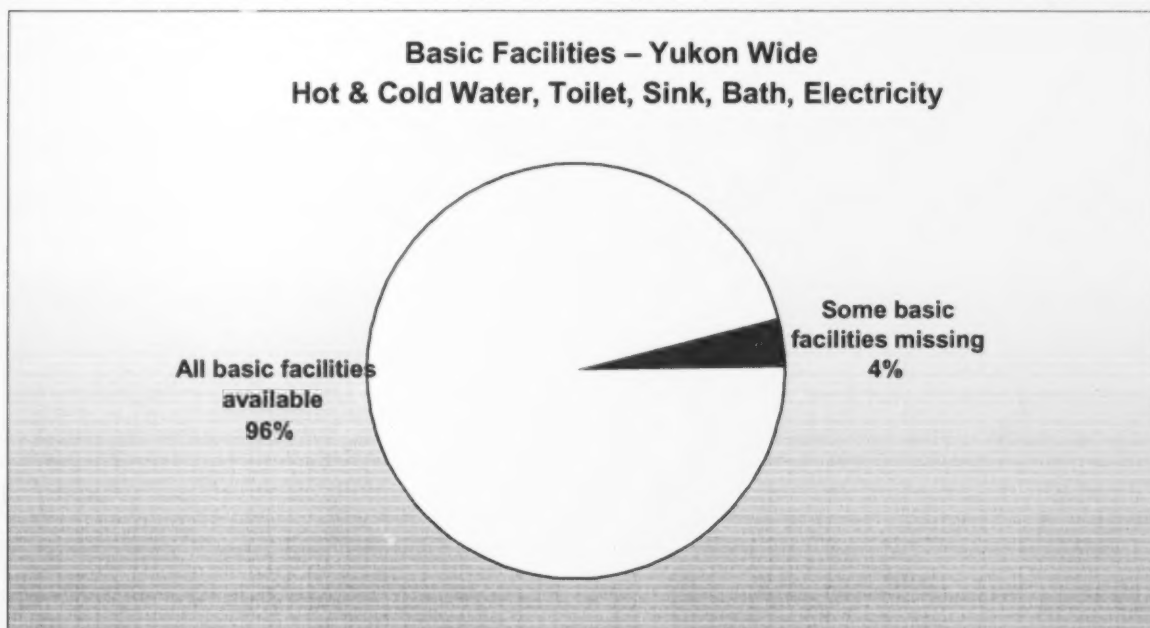
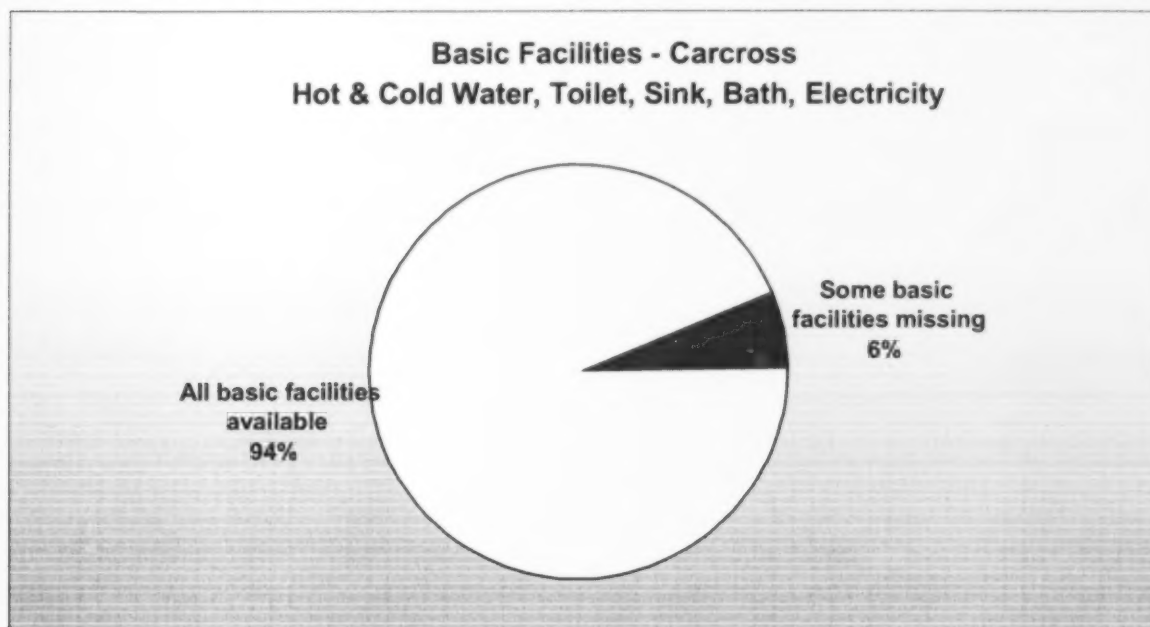
1.3 BASIC FACILITIES

Basic facilities include hot and cold water, indoor toilet, sink, bath, and electricity. The next sub-theme shows the percentage of households that have basic facilities:

⇒ **BASIC FACILITIES.**

1.3.1 BASIC FACILITIES

The following pie charts show the percentage of households that have basic facilities:

**HIGHLIGHTS**

- ❑ The majority of dwellings within Carcross have all basic facilities available.
- ❑ Within the Yukon as a whole, 4 percent of dwellings are missing at least some of these basic facilities.
- ❑ In Carcross, 6 percent of dwellings are missing at least some of these basic facilities.

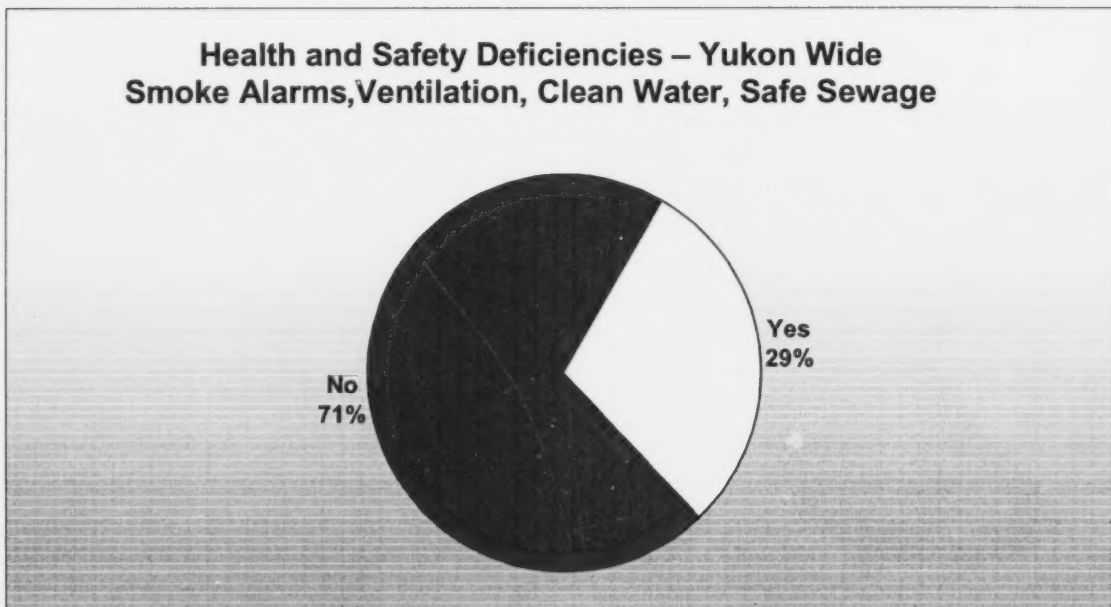
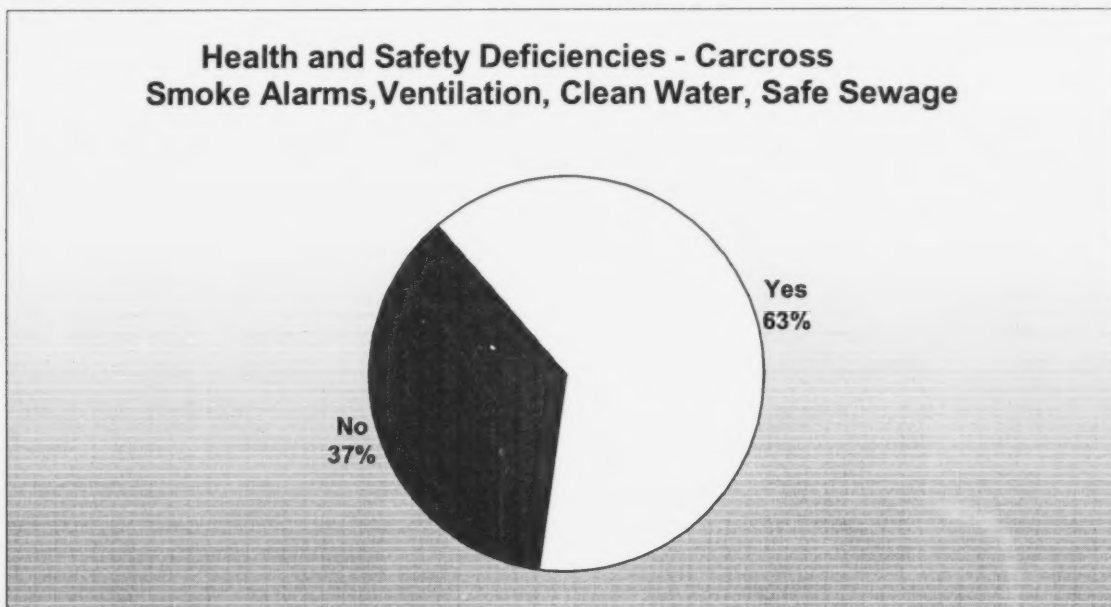
1.4 HEALTH AND SAFETY DEFICIENCIES

The next six sub-themes show the percentage of households that have health and safety deficiencies including lack of smoke alarms, ventilation, clean water, and safe sewage:

- ⇒ **HEALTH AND SAFETY DEFICIENCIES,**
- ⇒ **SMOKE ALARMS,**
- ⇒ **MECHANICAL VENTILATION,**
- ⇒ **KITCHEN/BATHROOM EXHAUST,**
- ⇒ **WATER SUPPLY,**
- ⇒ **SEWAGE DISPOSAL.**

1.4.1 HEALTH AND SAFETY DEFICIENCIES

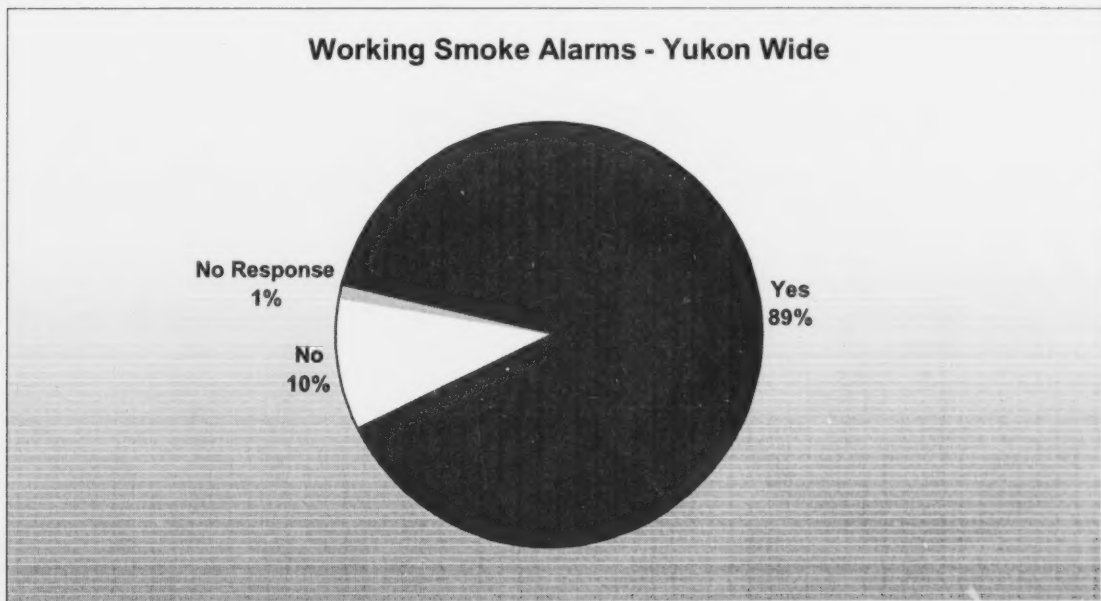
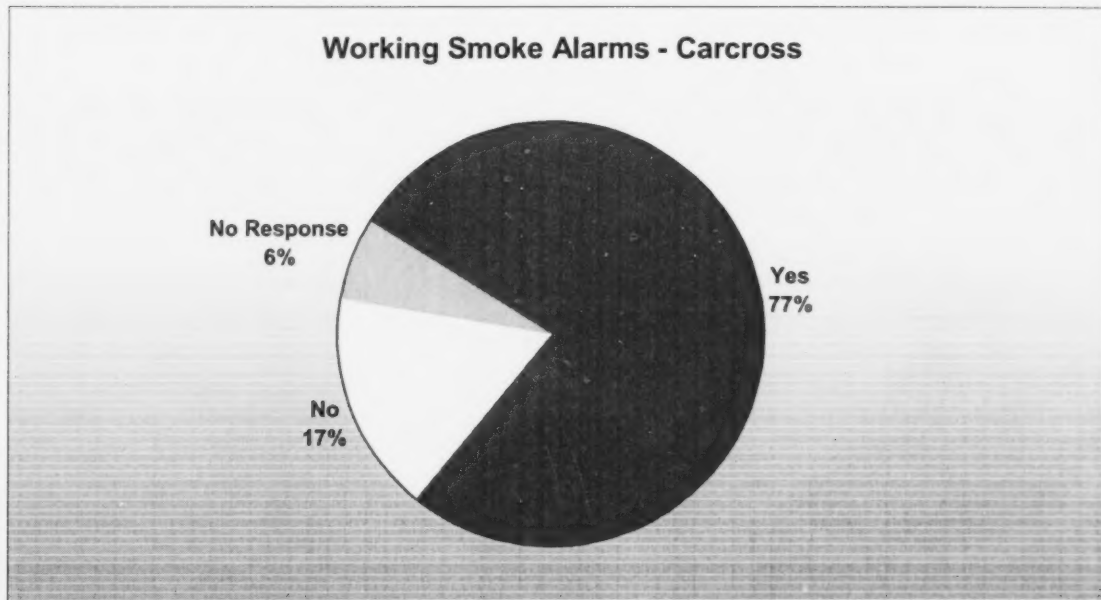
The following pie charts show the percentage of households that have health and safety deficiencies:

**HIGHLIGHTS**

- ❑ 63 percent of Carcross dwellings are deficient in at least one of these features.
- ❑ This deficiency level is significantly higher than it is in the Yukon in general.
- ❑ Within the Yukon as a whole, about one-third of dwellings are deficient in at least one of these features.

1.4.2 SMOKE ALARMS

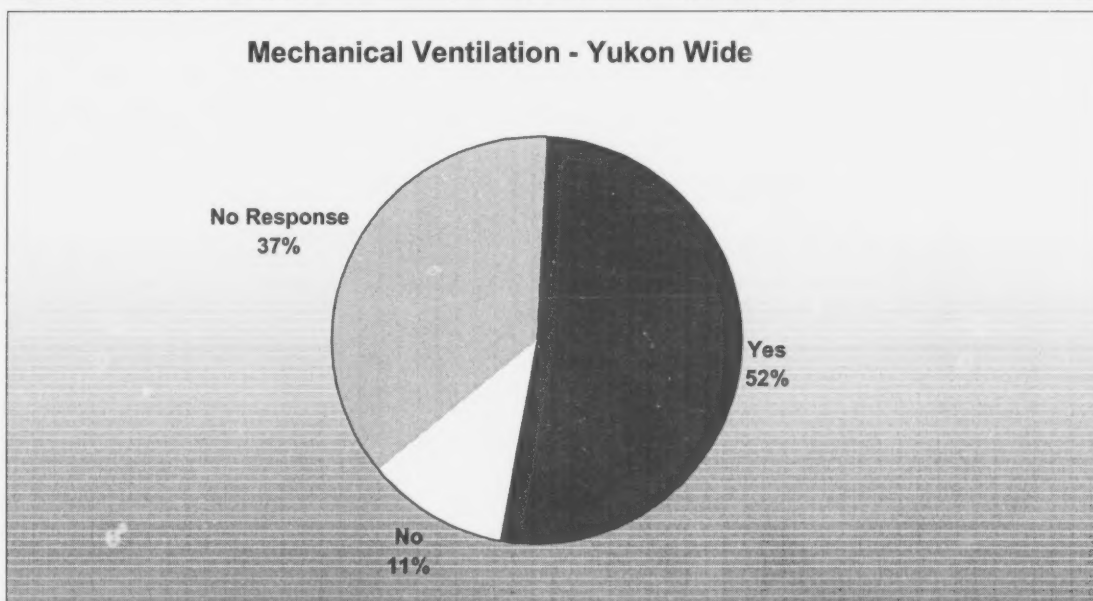
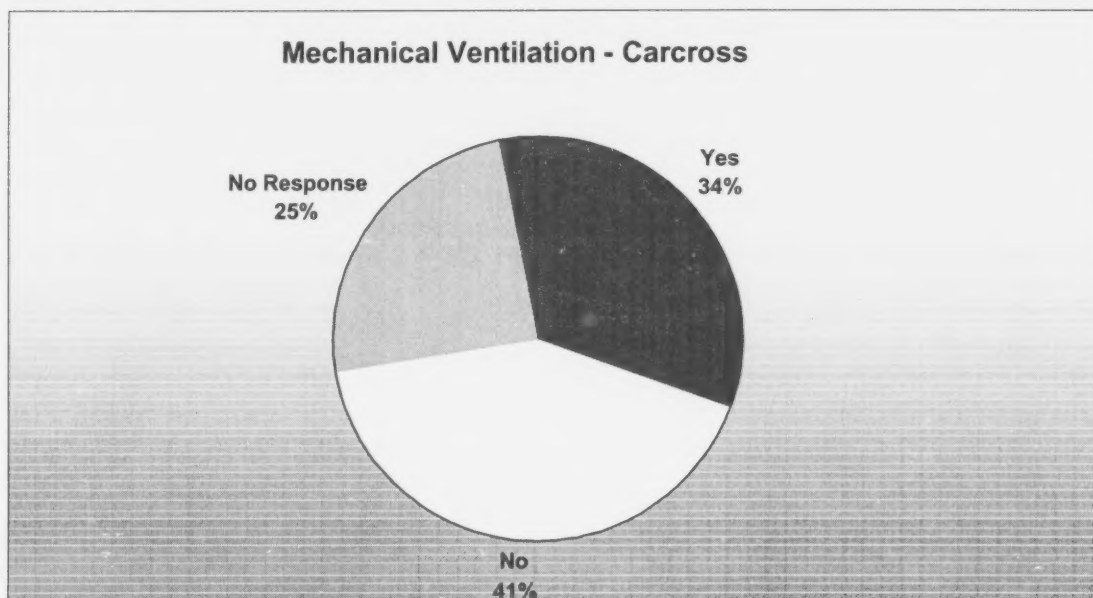
The following pie charts show the percentage of households that have working smoke alarms:

**HIGHLIGHTS**

- ❑ 17 percent of dwellings in Carcross do not have working smoke alarms.
- ❑ This compares with 10 percent, approximately 1,100 dwellings in the Yukon, that do not have working smoke alarms.

1.4.3 MECHANICAL VENTILATION

Mechanical ventilation includes heat recovery ventilators, central fans without heat recovery, and direct fresh air supplied by ducting to a furnace or wood stove return air duct. The following pie charts show the percentage of households that have mechanical ventilation:

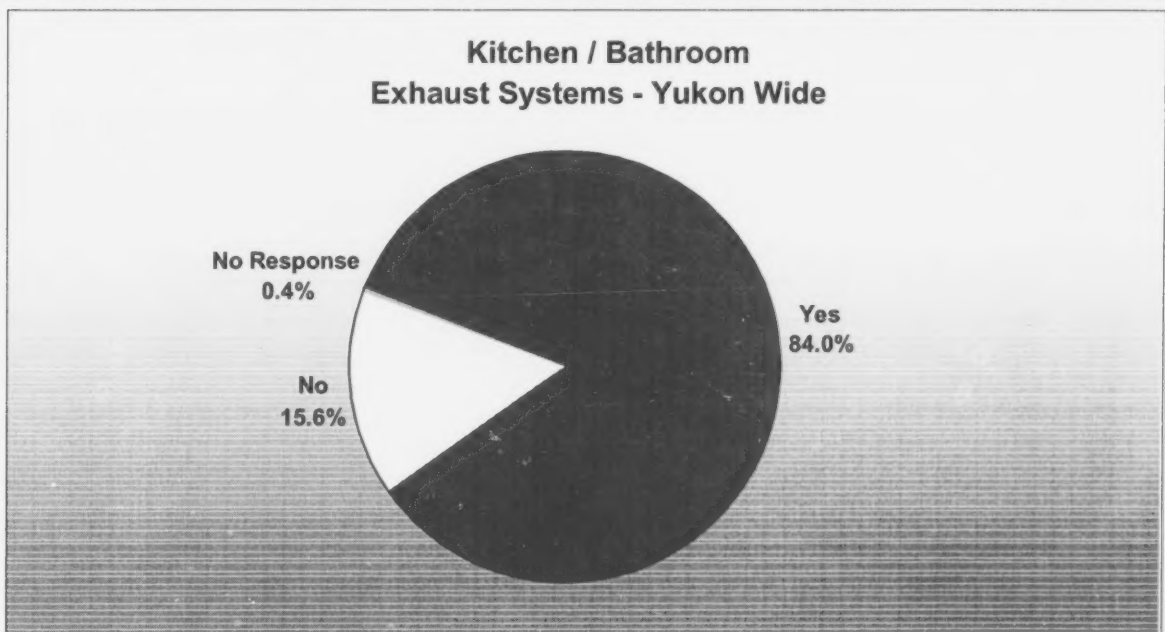
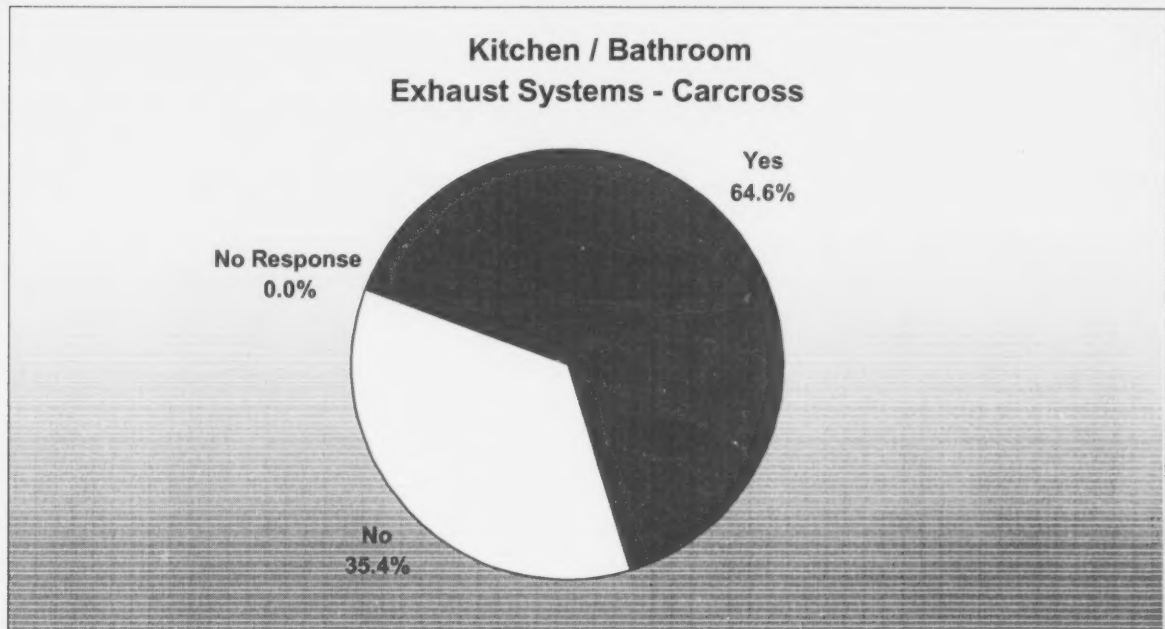


HIGHLIGHTS

- ❑ Carcross and Yukon wide results are reasonably similar.
- ❑ The non-response percentage is quite high in both cases. Data can be explored further to determine more accurately the need for mechanical ventilation.
- ❑ 34 percent of respondents in Carcross, and 52 percent of respondents Yukon wide said "yes" when asked, "Does your dwelling have mechanical ventilation?"

1.4.4 KITCHEN/BATHROOM EXHAUST SYSTEMS

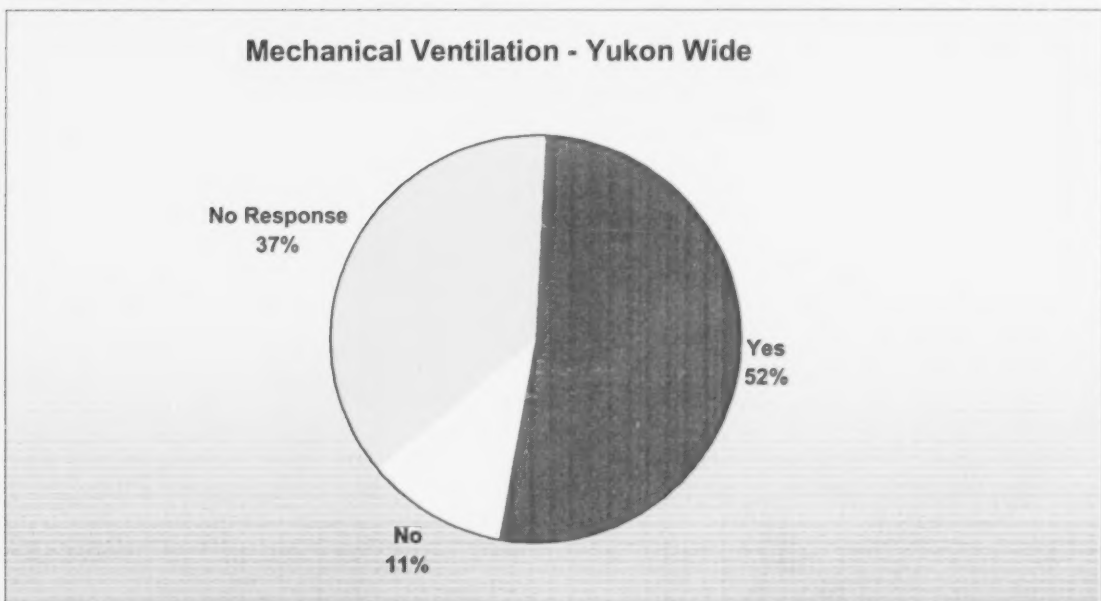
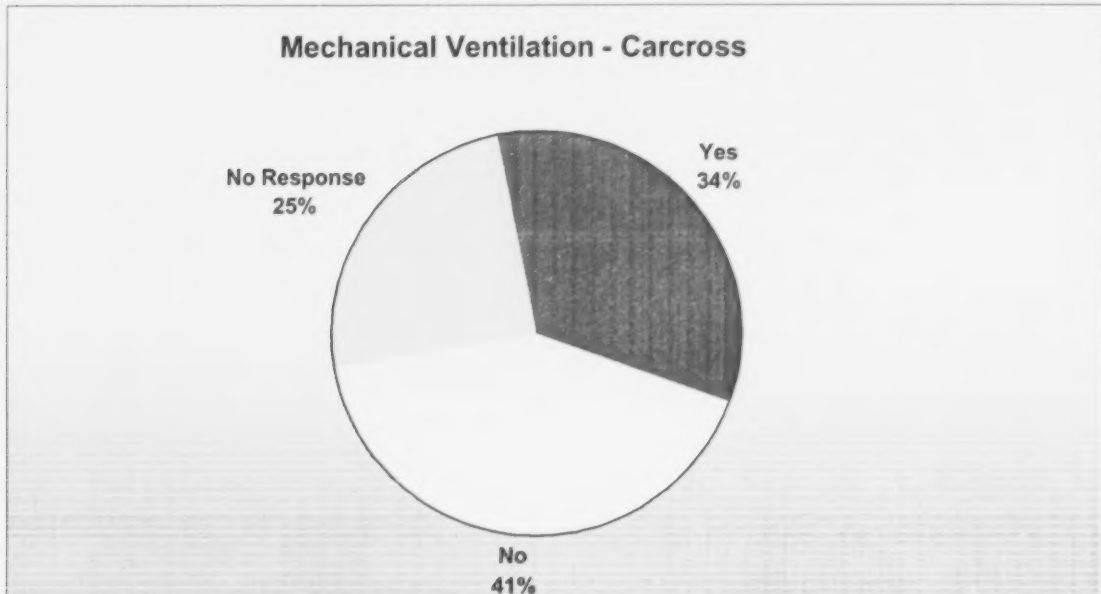
The following pie charts show the percentage of households that have kitchen/bathroom exhaust systems.

**HIGHLIGHTS**

- Significant portions of the dwellings in the Yukon, and particularly in Carcross, do not have kitchen and/or bathroom exhaust systems. Since the vast majority of household water is used in either of these two rooms, this situation may indicate a ventilation and/or moisture-control problem.

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Mechanical ventilation includes heat recovery ventilators, central fans without heat recovery, and direct fresh air supplied by ducting to a furnace or wood stove return air duct. The following pie charts show the percentage of households that have mechanical ventilation:

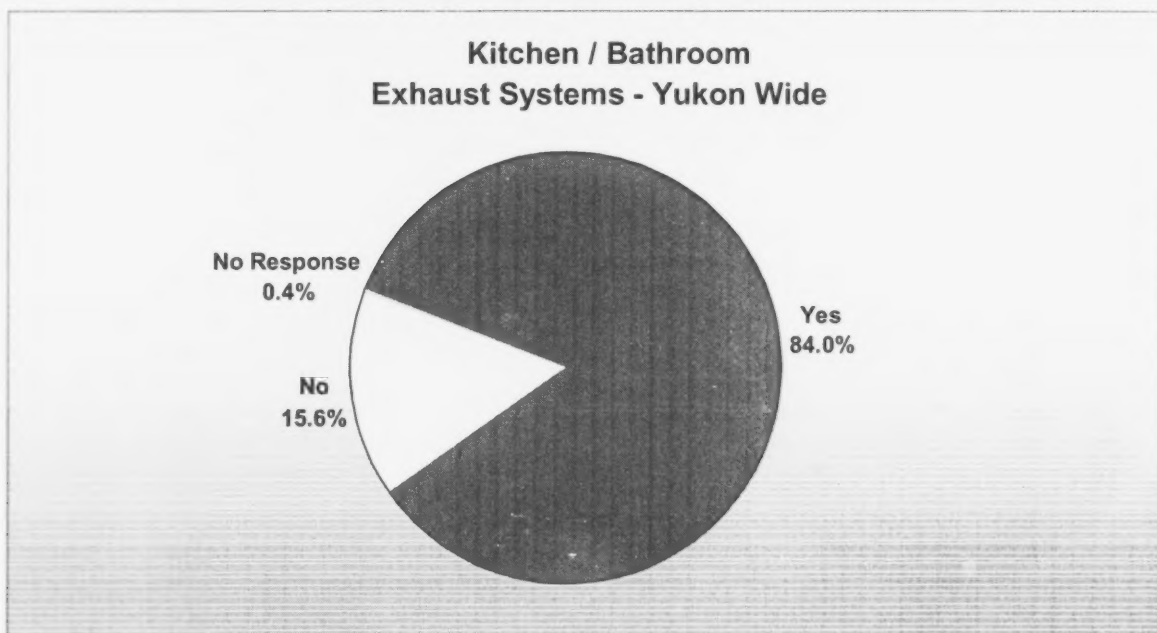
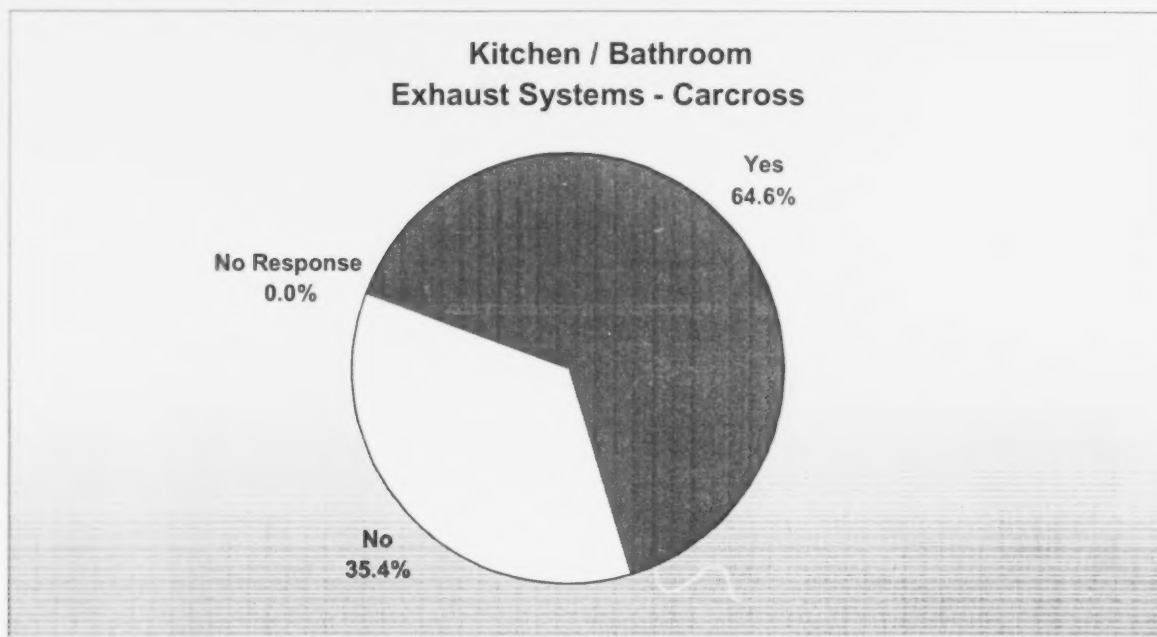


HIGHLIGHTS

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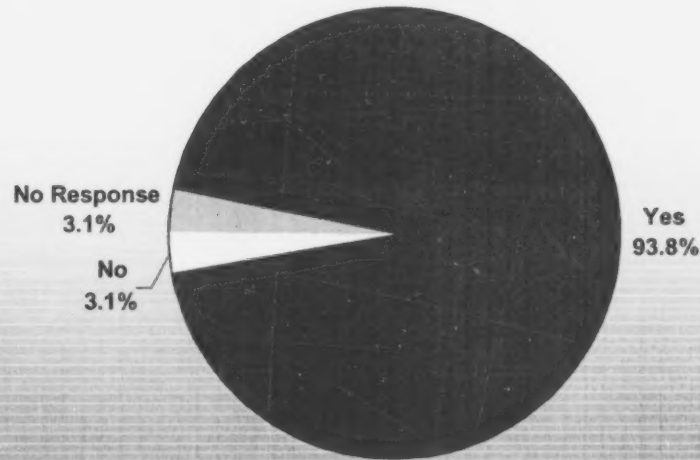
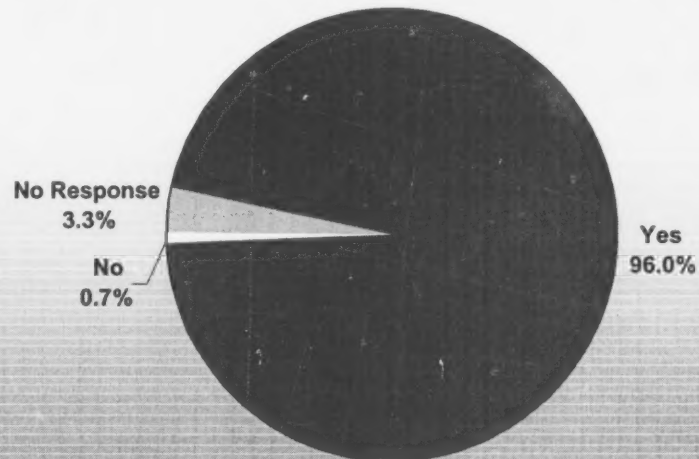
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- ❑ Significant portions of the dwellings in the Yukon, and particularly in Carcross, do not have kitchen and/or bathroom exhaust systems. Since the vast majority of household water is used in either of these two rooms, this situation may indicate a ventilation and/or moisture-control problem.

1.4.5 WATER SUPPLY

The following pie charts show the percentage of households that have a clean water supply.

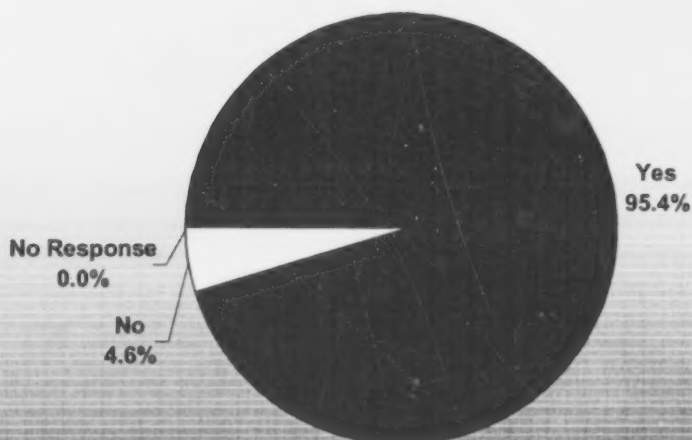
Clean Water Supply - Carcross**Clean Water Supply - Yukon Wide****HIGHLIGHTS**

- The vast majority of households in both Carcross and in the Yukon in general do have a clean water supply.

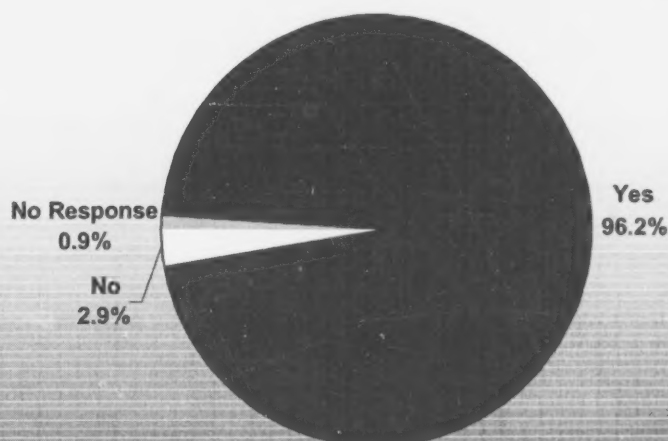
1.4.6 SEWAGE DISPOSAL

The following pie charts show the percentage of households that have adequate sewage disposal:

Adequate Sewage Disposal - Carcross



Adequate Sewage Disposal - Yukon Wide

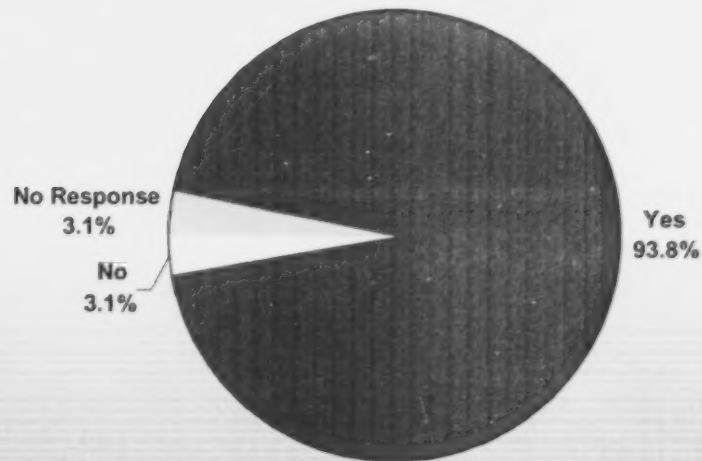
**HIGHLIGHTS**

- Again, the vast majority of households in both Carcross and in the Yukon have adequate sewage disposal.

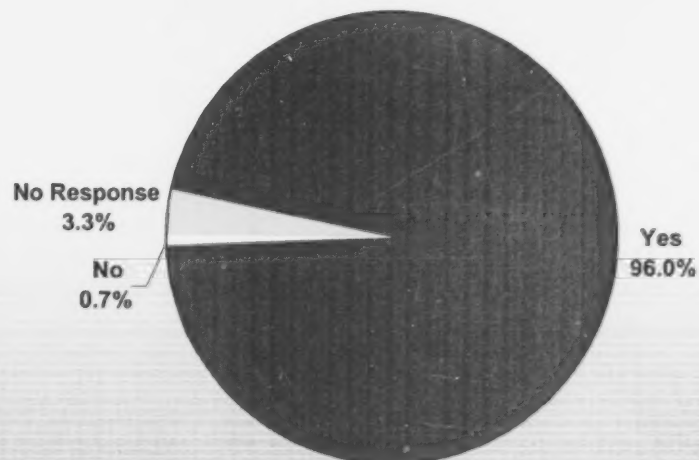
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Clean Water Supply - Carcross



Clean Water Supply - Yukon Wide

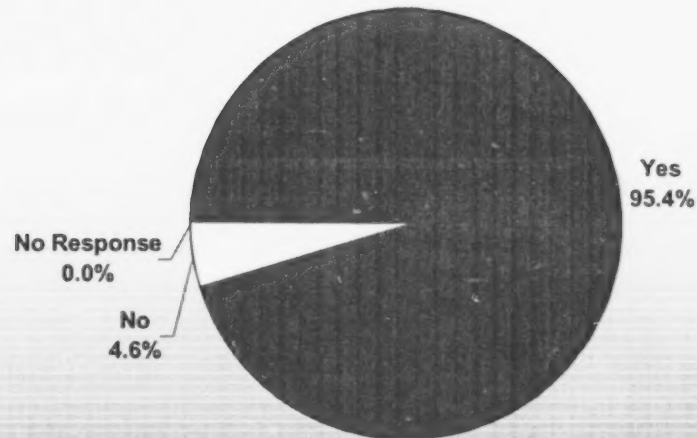
**HIGHLIGHTS**

- The vast majority of households in both Carcross and in the Yukon in general do have a clean water supply.

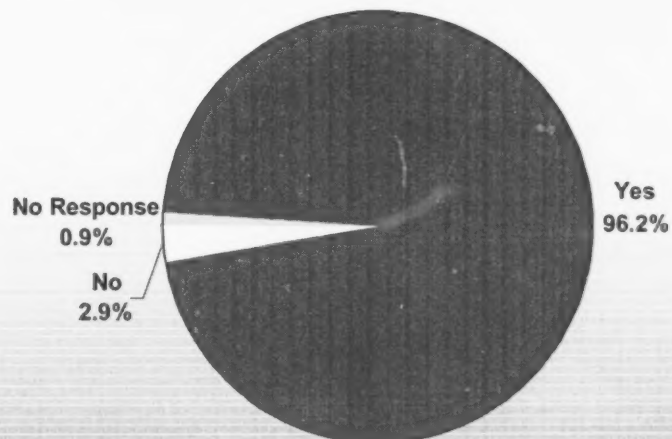
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The following pie charts show the percentage of households that have adequate sewage disposal:

Adequate Sewage Disposal - Carcross



Adequate Sewage Disposal - Yukon Wide

**HIGHLIGHTS**

- Again, the vast majority of households in both Carcross and in the Yukon have adequate sewage disposal.

1.5 DESIRED IMPROVEMENTS

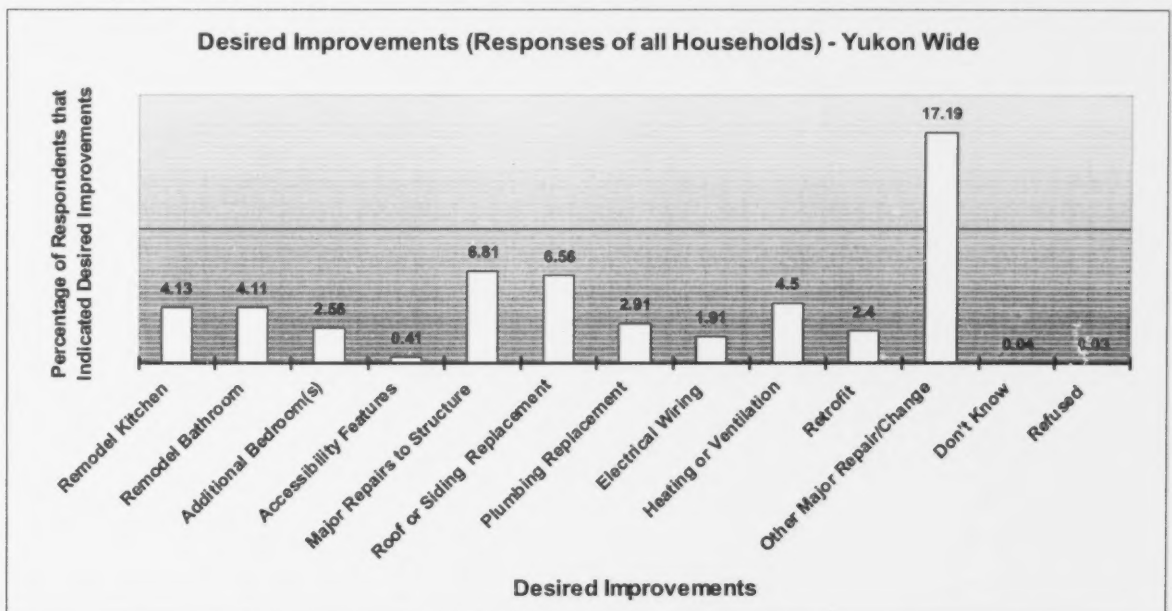
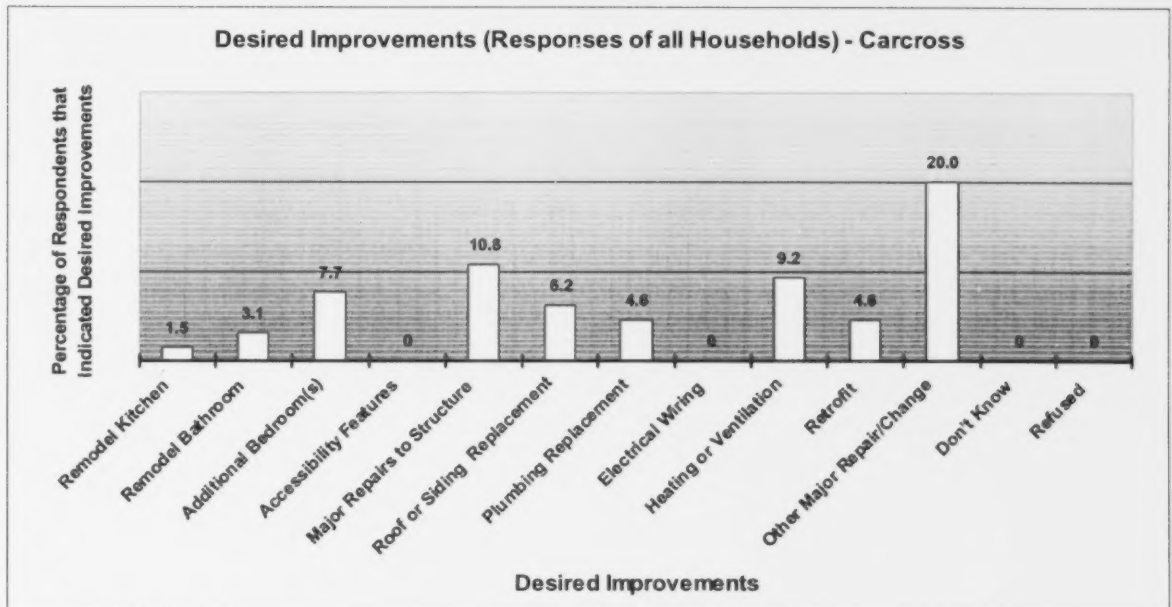
Respondents were asked what types of changes or repairs they would like to make in the next two years. The next sub-theme shows the percentage of households that desire improvements:



DESIRED IMPROVEMENTS.

1.5.1 DESIRED IMPROVEMENTS

“Major Repairs to Structure” includes repairs to walls, foundation, floors and ceiling. “Other Major Repair/Change” addresses the development of and/or addition of new space. These bar charts show the percentage of respondents who indicated various desired improvements.

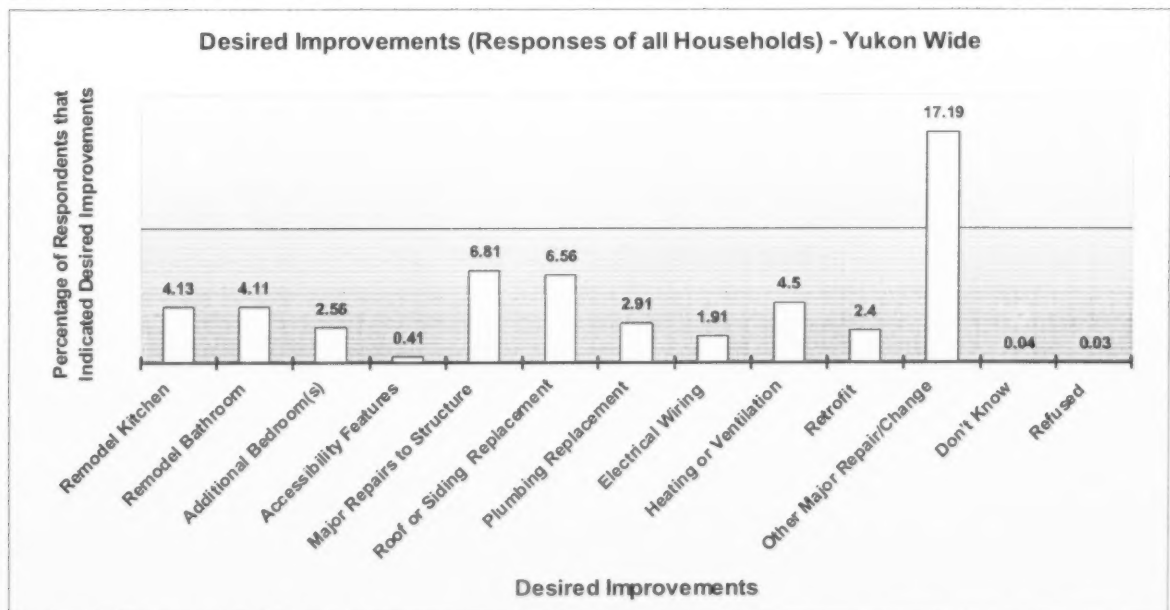
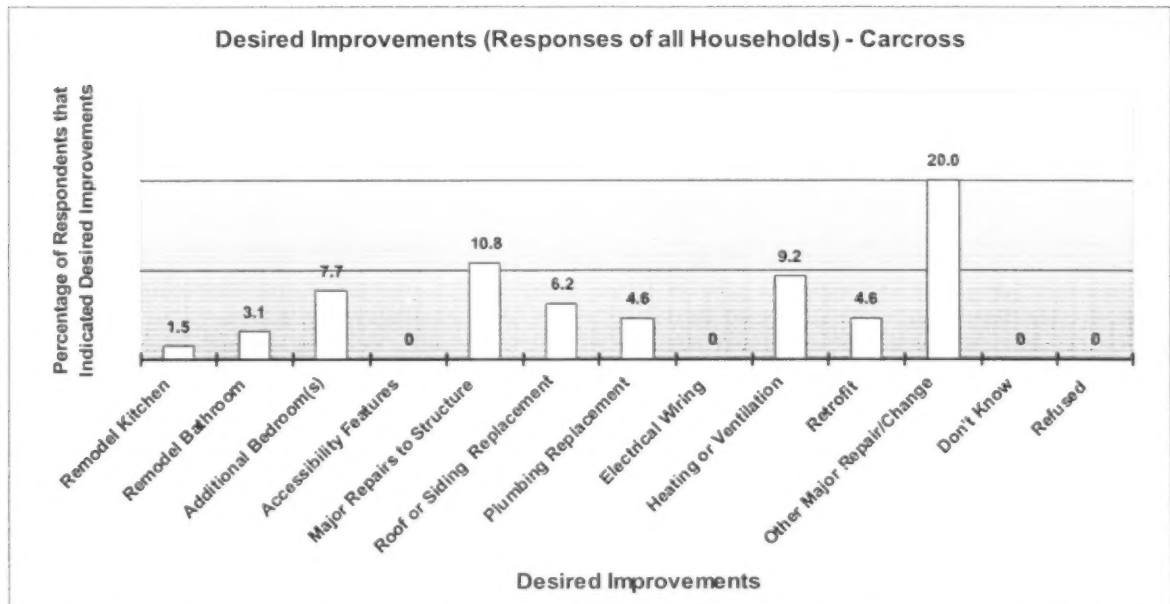


HIGHLIGHTS

- Carcross and Yukon wide results are similar.
- There are a large variety of types of desired improvements.

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HIGHLIGHTS

- ❑ Carcross and Yukon wide results are similar.
- ❑ There are a large variety of types of desired improvements.

- Apart from the non-specific "Other" category, "Major Repairs to Structure", "Heating and Ventilation", and "Additional Bedrooms" are most desired kinds of improvements in Carcross.

2 DWELLING AFFORDABILITY

Dwelling affordability is a measure of the ability of the occupants of a dwelling to pay for their housing. Dwelling affordability was determined using ranges of incomes and ranges of expenses. Using these ranges, and the standard of 30 percent shelter cost to income ratio as a cut-off, it was possible to determine households where there was an affordability problem, households where there was no affordability problem, and households where there was a "possible" affordability problem. There were also households where respondents did not provide household income and/or expense information. These fell into the "insufficient data" category.

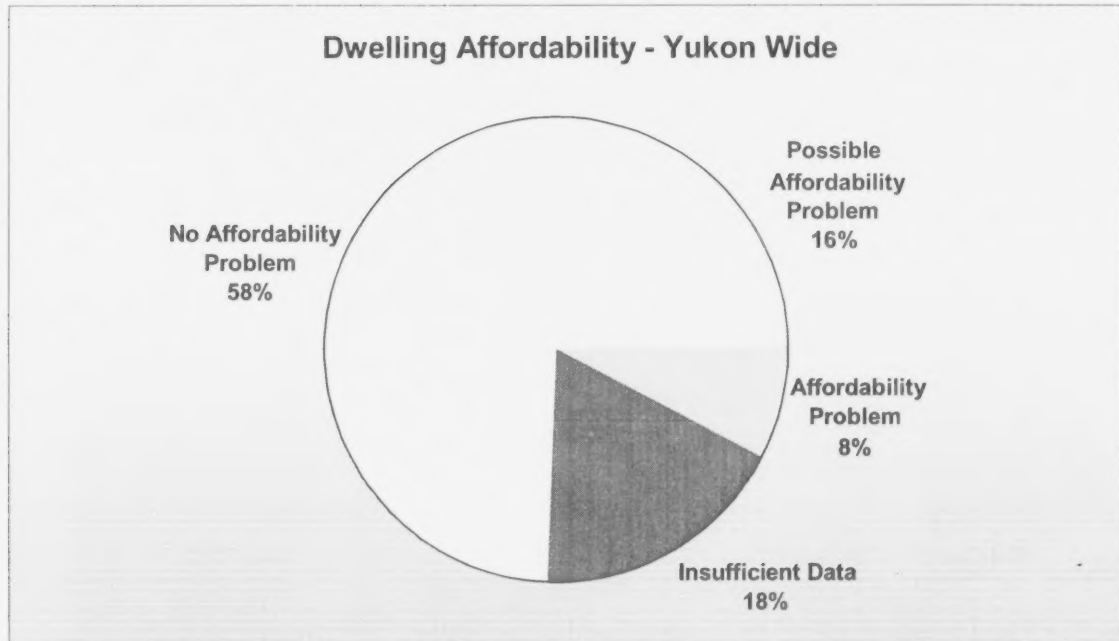
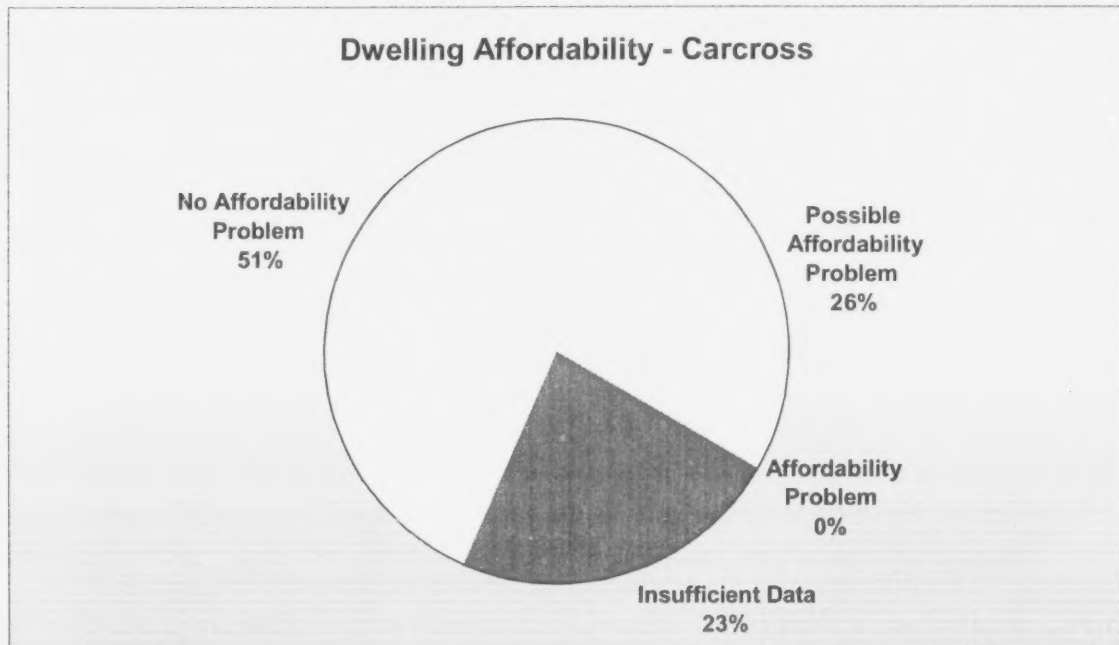
2.1 PRESENCE OR ABSENCE OF AFFORDABILITY PROBLEM

Respondents were asked whether they had an affordability problem. The next sub-theme shows dwelling affordability in Carcross and in the Yukon:

⇒ **AFFORDABILITY.**

2.1.1 AFFORDABILITY

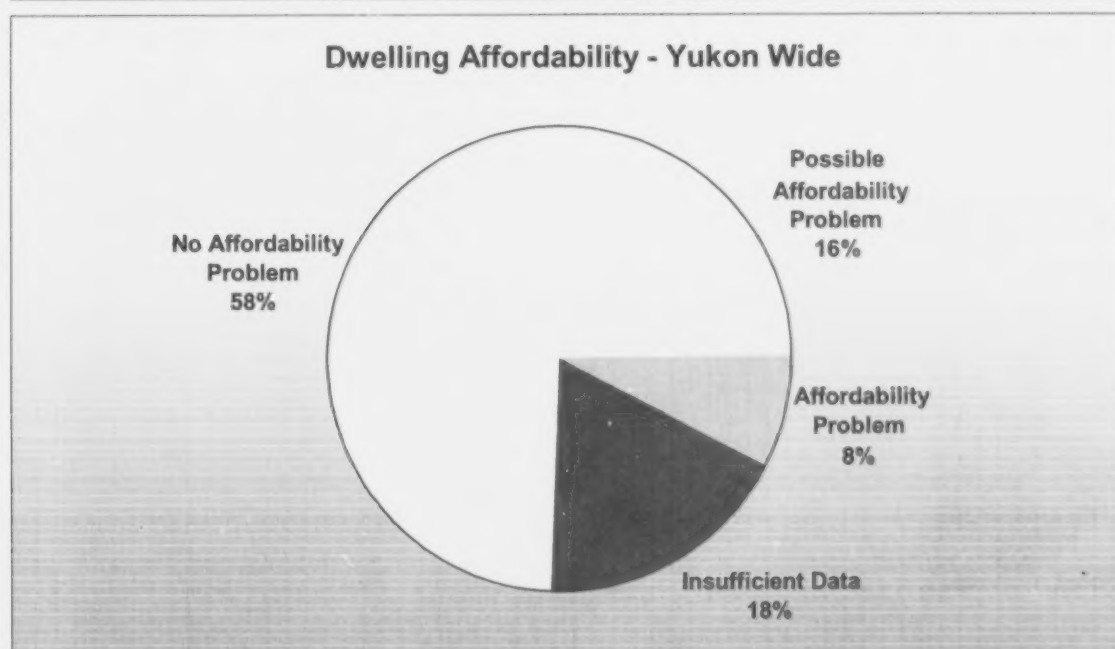
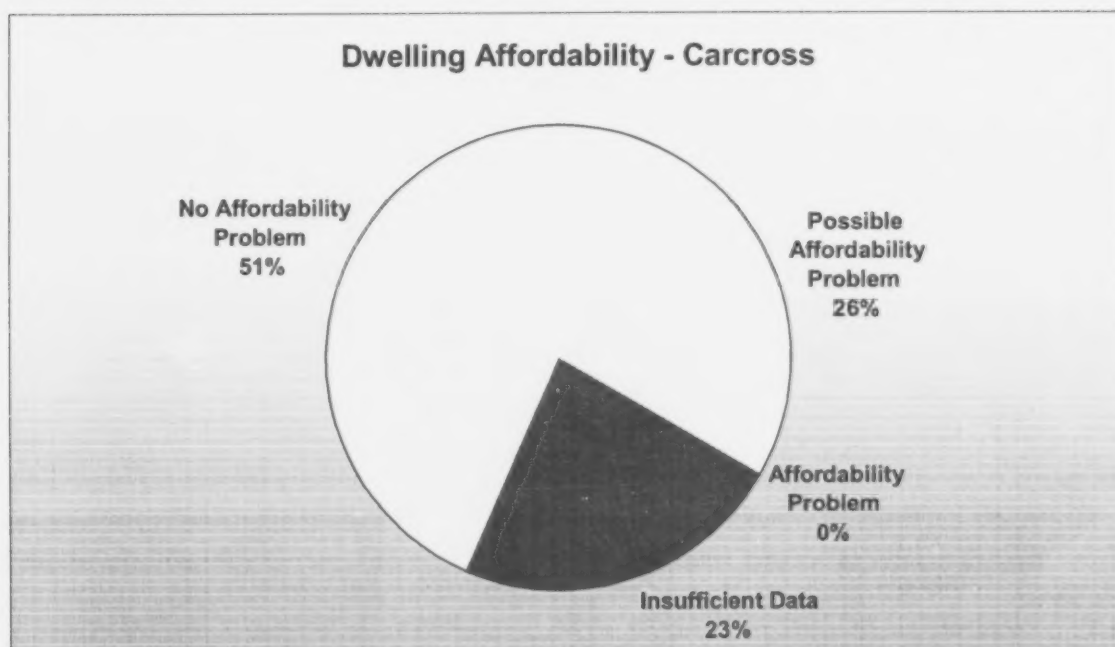
The following pie charts show the percentage of households in each category:

**HIGHLIGHTS**

- ❑ In Carcross, none of the surveyed households indicated an affordability problem, spending more than 30 percent of their income on shelter costs. Approximately 26 percent of respondents had a possible affordability problem.
- ❑ 23 percent of the responses in Carcross yielded insufficient data to determine dwelling affordability.

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The following pie charts show the percentage of households in each category:

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- 23 percent of the responses in Carcross yielded insufficient data to determine dwelling affordability.

3 DWELLING SUITABILITY

“Dwelling suitability” in housing refers to the appropriateness of the dwelling for the people living in it including factors such as crowding and accessibility.

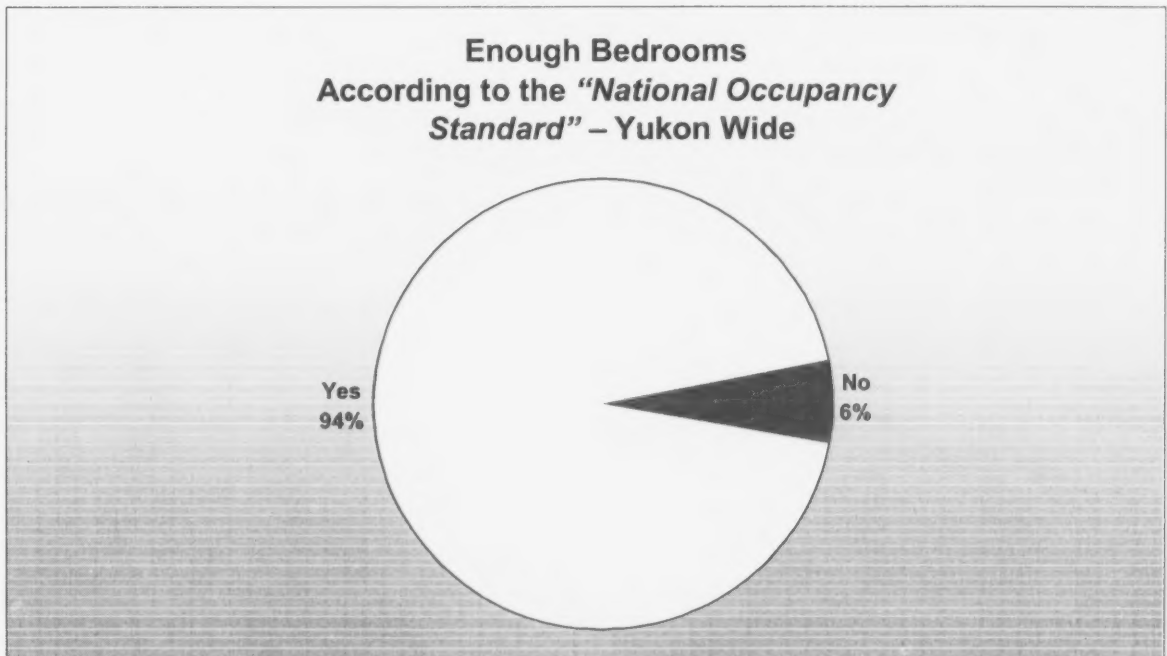
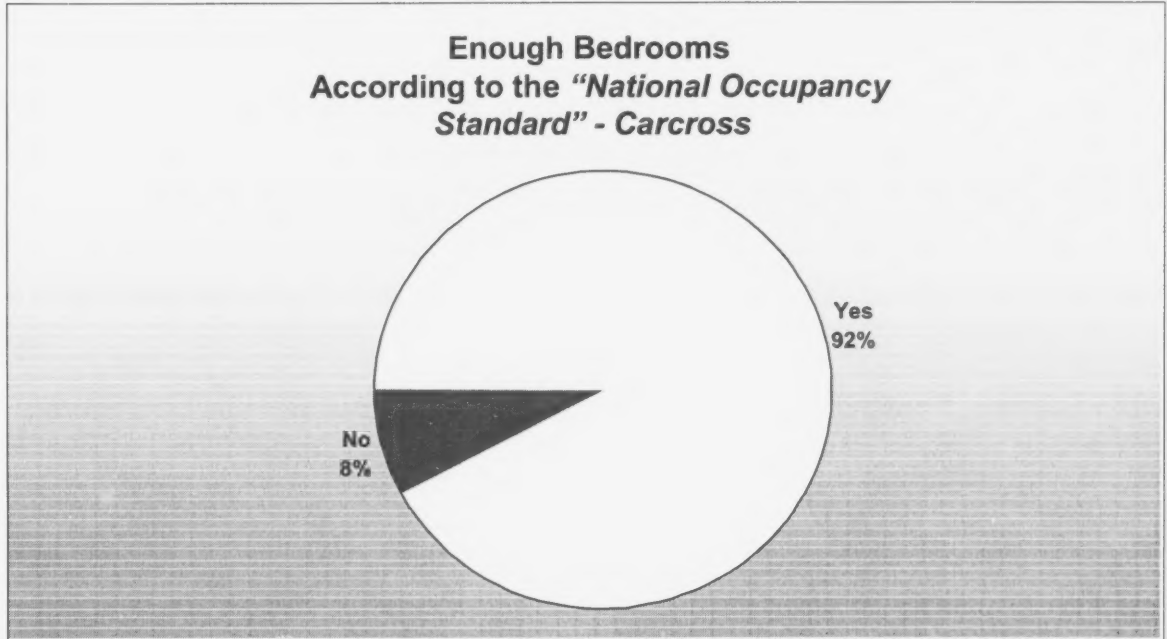
3.1 CROWDING

The National Occupancy Standard stipulates, for example, a minimum number of bedrooms required in a dwelling depending on the age and gender composition of the household. According to this standard, for example, separate bedrooms are required for each adult over the age of 18 unless that adult is in a married or common-law relationship with another household member. The next two sub-themes address crowding:

- ⇒ **BEDROOMS,**
- ⇒ **PERCENTAGE OF HOUSEHOLDS THAT USE OTHER ROOMS AS BEDROOMS.**

3.1.1 BEDROOMS

The following pie charts show the percentage of households with enough bedrooms:

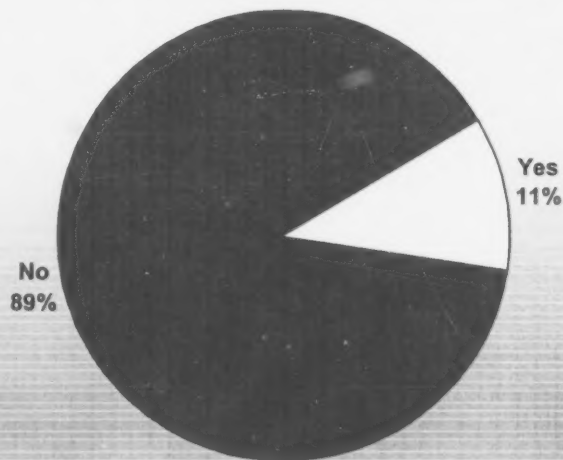
**HIGHLIGHTS**

- ❑ Carcross and Yukon wide results are similar.
- ❑ According to the National Occupancy Standard, about 8 percent of all households in Carcross do not have enough bedrooms.

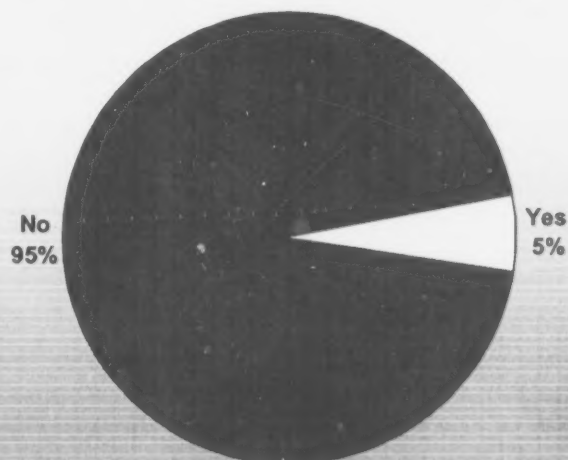
3.1.2 PERCENTAGE OF HOUSEHOLDS THAT USE OTHER ROOMS AS BEDROOMS

Some households use rooms other than bedrooms as bedrooms. The percentage of households that do this is shown below for both Carcross and the Yukon in general.

Percentage of Households which use Other Rooms as Bedrooms - Carcross



Percentage of Households which use Other Rooms as Bedrooms - Yukon Wide



HIGHLIGHTS

- About 11 percent of dwellings in Carcross use other rooms as bedrooms. This is more than double the Yukon average. Only 5 percent of Yukon dwellings use other rooms as bedrooms.

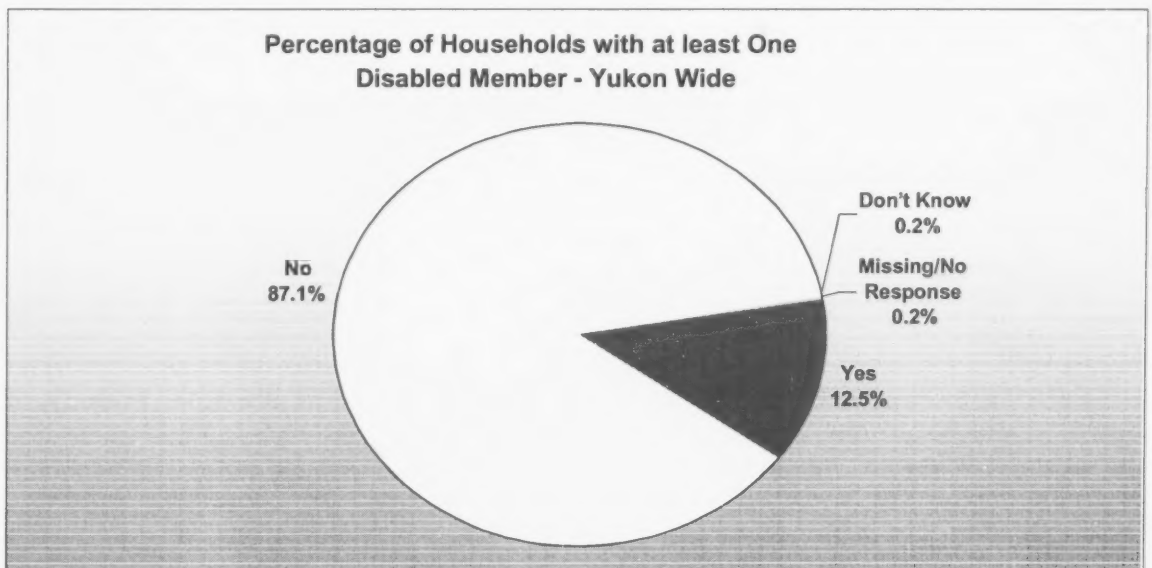
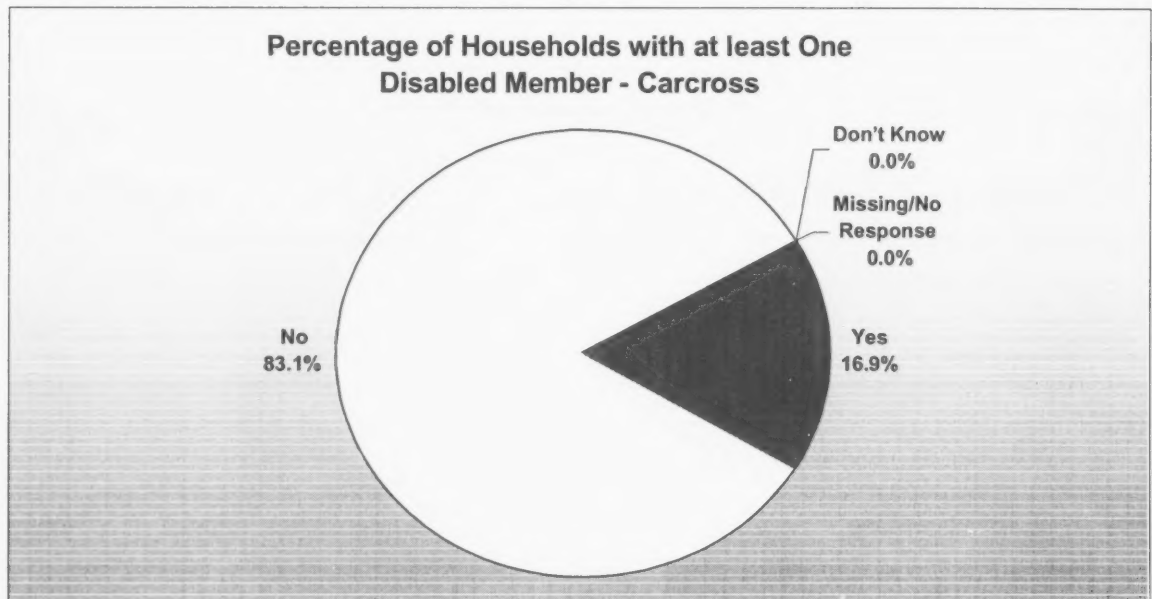
3.2 ACCESSIBILITY FOR DISABLED AND ELDERLY

Another factor used in determining the suitability of housing is that of the accessibility of the dwelling for those households with one or more disabled members. In order to decide the importance of this factor, the number of households that have disabled members must be determined. This information is shown in the next three sub-themes:

- ⇒ **PERCENTAGE OF HOUSEHOLD WITH AT LEAST ONE DISABLED PERSON**
- ⇒ **NUMBER OF DISABLED PEOPLE IN HOUSEHOLDS,**
- ⇒ **ACCESSIBILITY FEATURE(S) REQUIRED.**

3.2.1 PERCENTAGE OF HOUSEHOLDS WITH AT LEAST ONE DISABLED PERSON

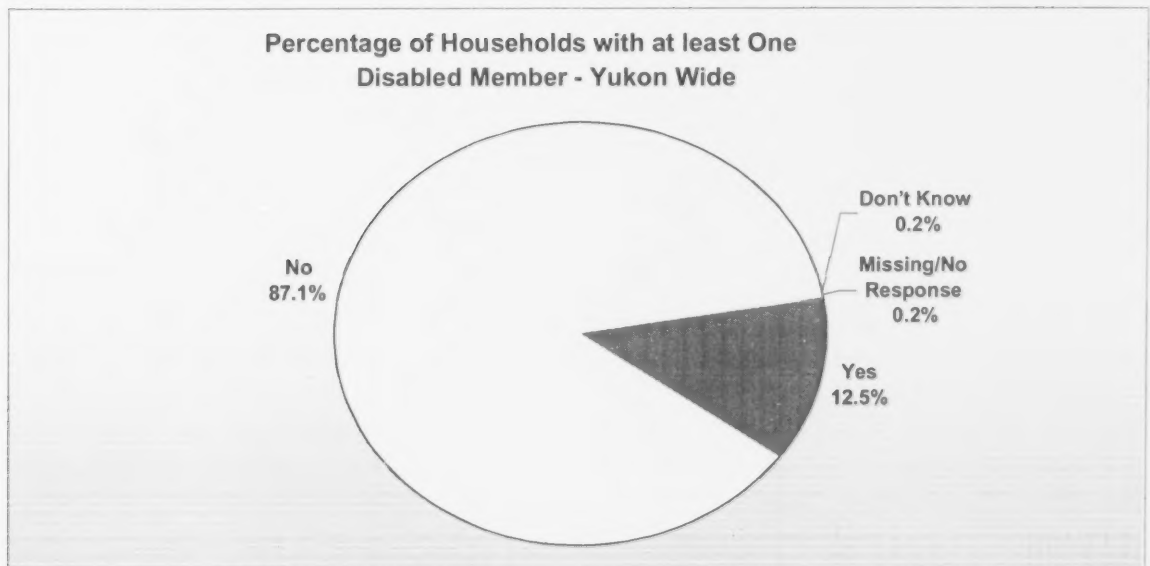
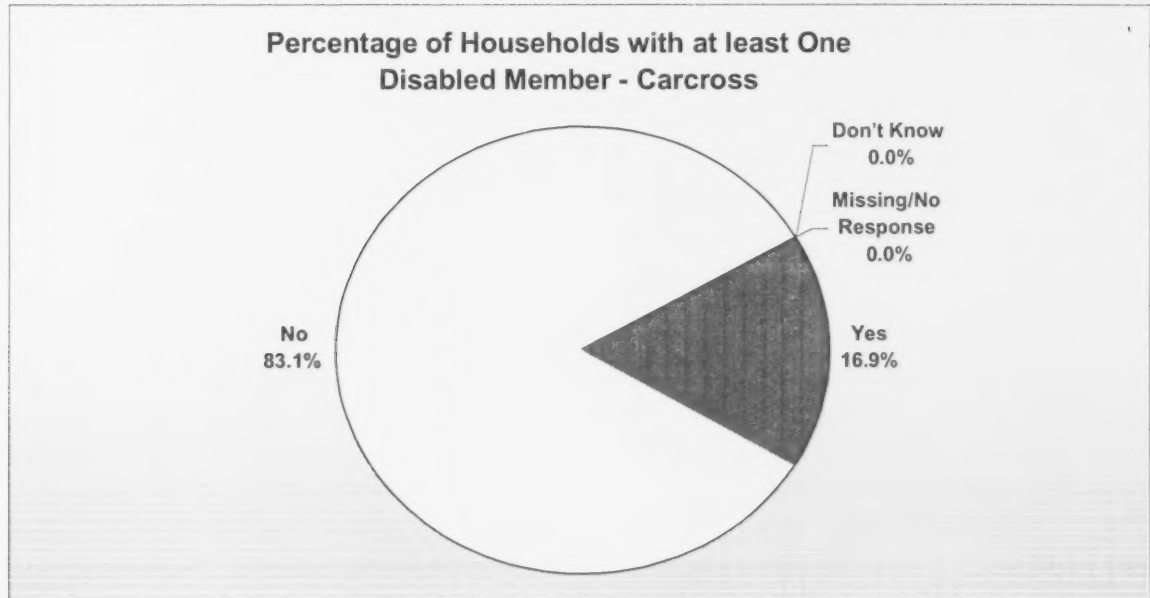
“Disability” was defined as either a mobility impairment requiring a wheelchair, other mobility impairment (for example, arthritis), visual, auditory, or other disability. The following pie charts show the percentage of households that have at least one disabled person:

**HIGHLIGHTS**

- Approximately 17 percent of households in Carcross, and 13 percent of households across the Yukon have at least one disabled person.

3.2.1 PERCENTAGE OF HOUSEHOLDS WITH AT LEAST ONE DISABLED PERSON

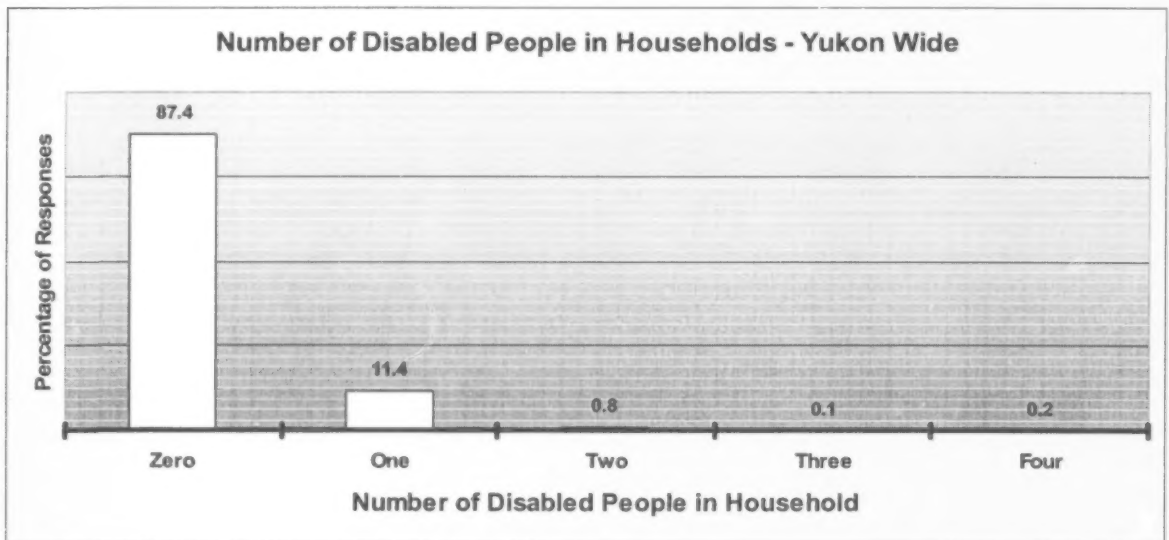
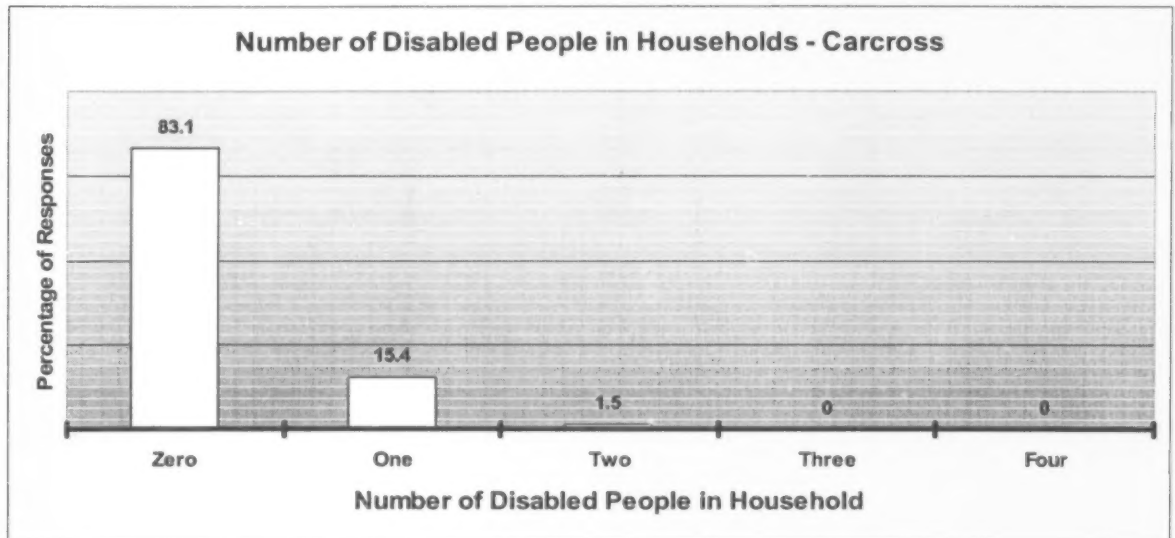
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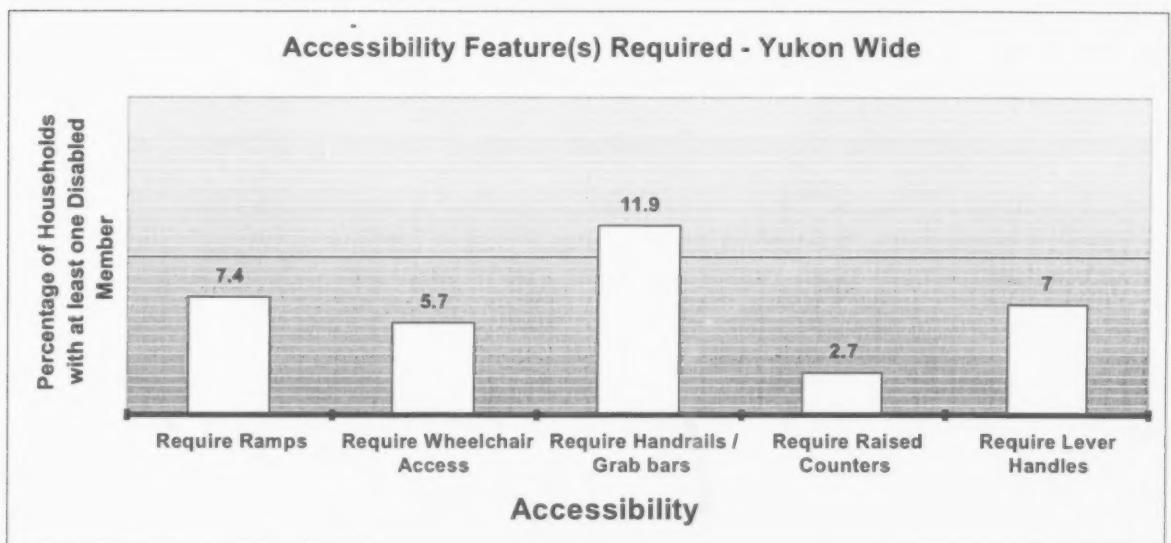
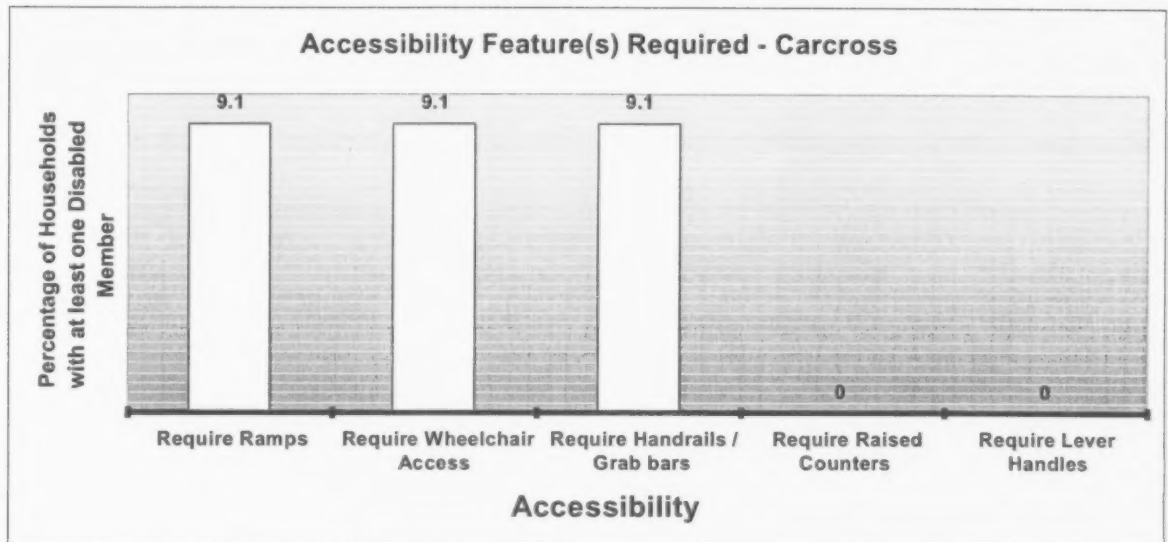
These bar charts illustrate the percentage of households with disabled people.

**HIGHLIGHTS**

- A greater percentage of Carcross households than Yukon households have disabled people.
- Across the Yukon approximately 130 households have more than two disabled people.

3.2.3 ACCESSIBILITY FEATURE(S) REQUIRED

These bar charts illustrate the kinds of features required by households with at least one disabled person.

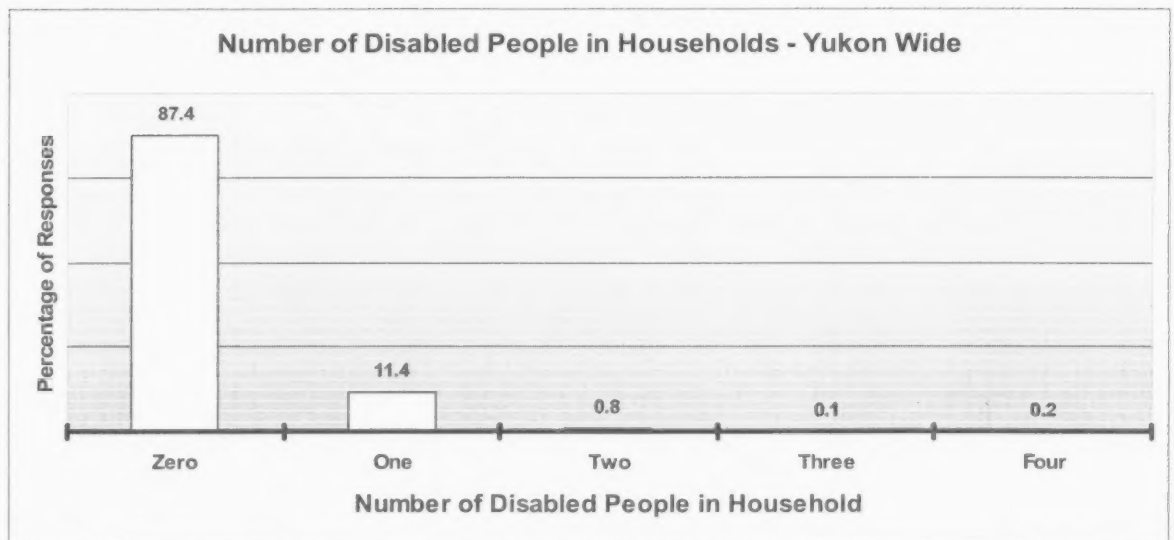
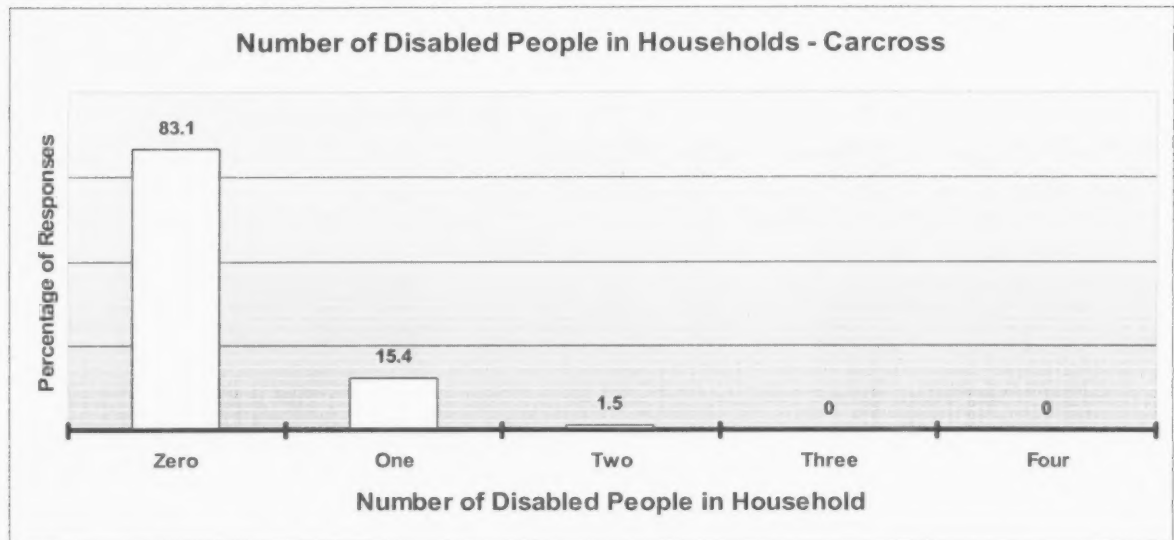


HIGHLIGHTS

- Carcross percentages are about the same as those from Yukon wide data indicating that Carcross households with disabled members are approximately at the same level of need for accessibility features as other households in the Yukon with at least one disabled person.

3.2.2 NUMBER OF DISABLED PEOPLE IN HOUSEHOLDS

These bar charts illustrate the percentage of households with disabled people.

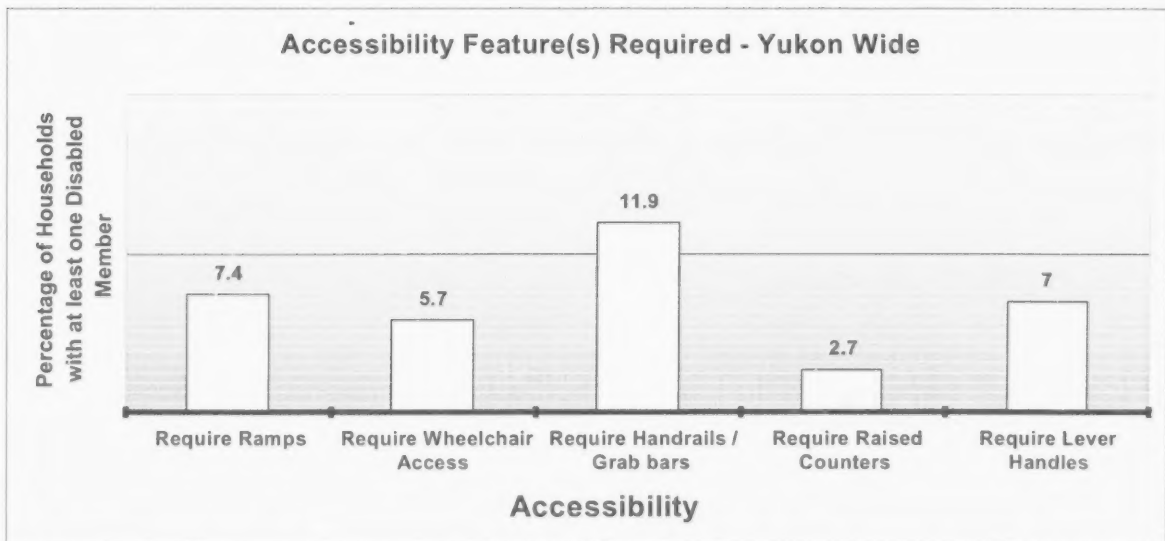
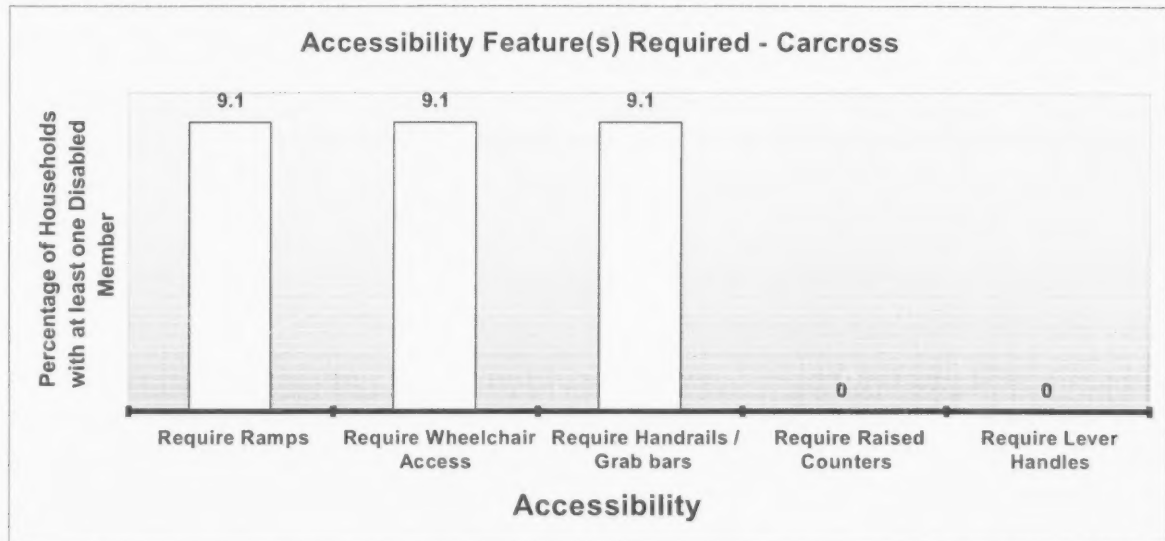


HIGHLIGHTS

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These bar charts illustrate the kinds of features required by households with at least one disabled person.



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- Carcross percentages are about the same as those from Yukon wide data indicating that Carcross households with disabled members are approximately at the same level of need for accessibility features as other households in the Yukon with at least one disabled person.

4 ACCESS TO HOME OWNERSHIP

This category of information helps us to determine why renters have chosen to remain renters rather than buying a dwelling.

4.1 RENTERS

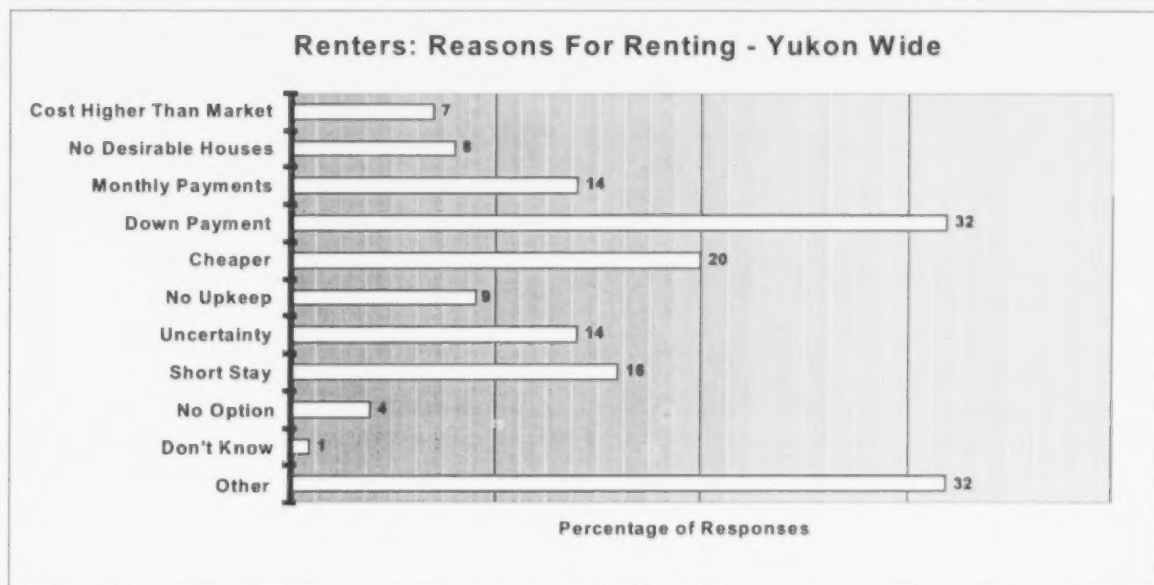
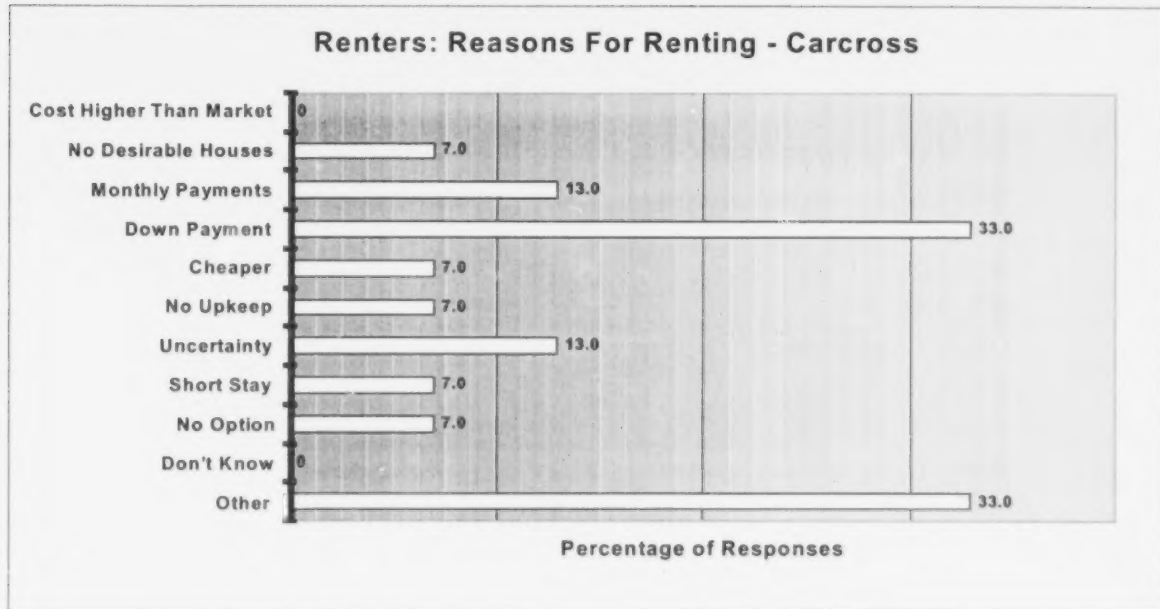
The next sub-theme shows the responses of renters when asked, "Why have you chosen to rent rather than purchase housing?"



REASONS FOR RENTING.

4.1.1 REASONS FOR RENTING

These bar charts show the responses of renters.

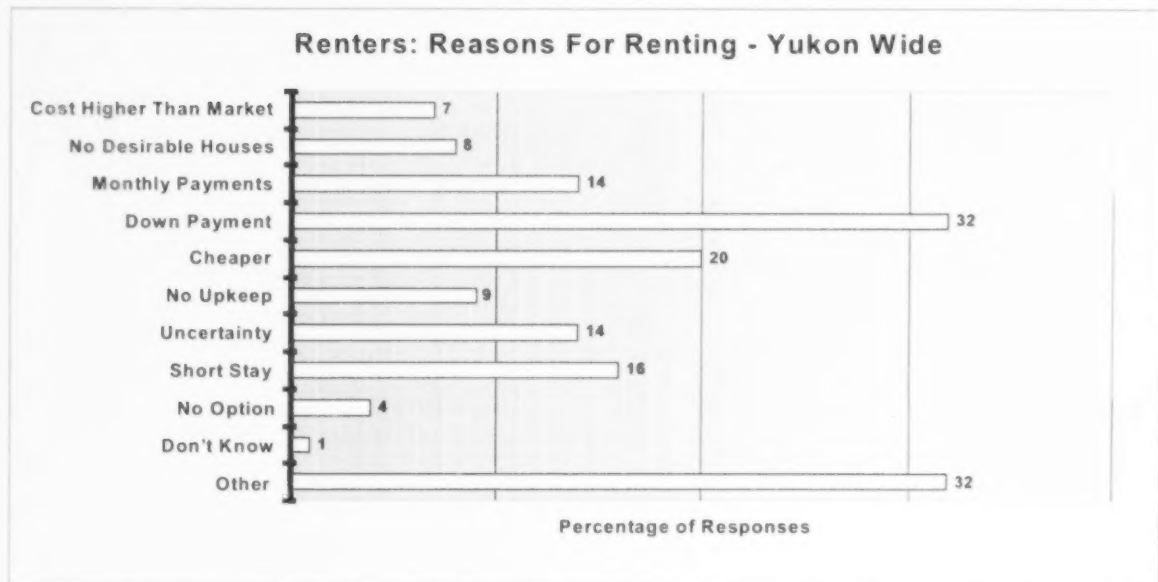
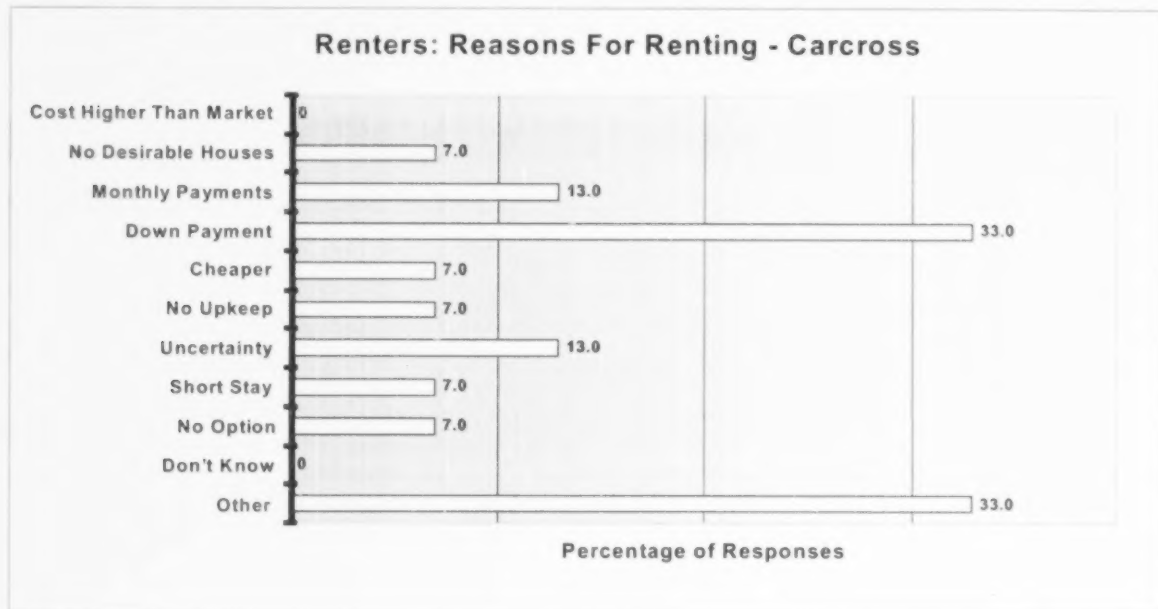


HIGHLIGHTS

- ❑ Carcross numbers are similar to Yukon wide numbers.
- ❑ Aside from the unspecified "Other" answer, "Down Payment", "Uncertainty", and "Monthly Payments" were the most common answers.
- ❑ "Other" includes reasons not captured in another category.

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- ❑ Aside from the unspecified "Other" answer, "Down Payment", "Uncertainty", and "Monthly Payments" were the most common answers.
- ❑ "Other" includes reasons not captured in another category.

5 SENIORS AND ELDER'S NEEDS

The last set of housing quality indicators that this study covers is that of the housing needs of seniors and elders. The study of the appropriateness of, and the need for adaptations in seniors and elders housing is essentially a sub-study of "Dwelling Suitability". However, because of our aging population, it has become increasingly important to understand the housing needs of this sub-group of the population. We have made a particular effort in this study to understand the current, and probable future needs of this group. Again, in order to understand the importance of this, the number of households must be determined.

5.1 HOUSEHOLD TYPE

The following charts show the percentages of various types of households in the population. They also illustrate a range of housing quality indicators associated with the three kinds of households:

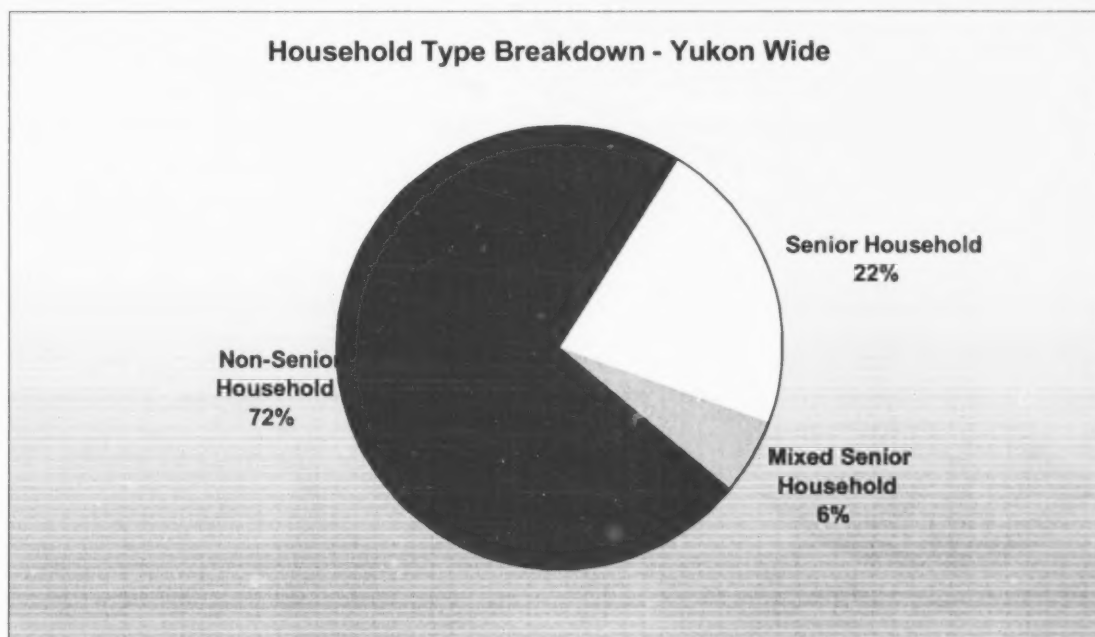
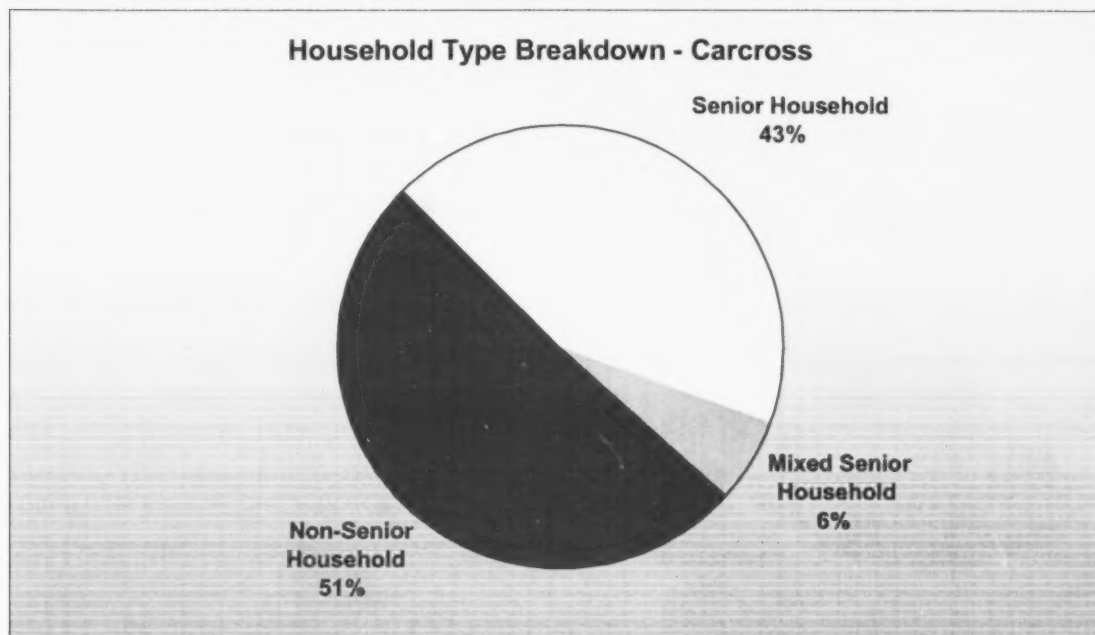
- *Senior Household*: refers to a household in which all members are 55 years of age and over.
- *Mixed Senior Household*: refers to a household in which there is at least one member 55 years of age and over, and at least one member less than 55 years.
- *Non-Senior Household*: refers to a household in which there are no members over the age of 55.

The next six sub-themes address household type:

- ⇒ **HOUSEHOLD TYPE BREAKDOWN,**
- ⇒ **HOUSEHOLD TYPE VERSUS REPAIR NEED,**
- ⇒ **HOUSEHOLD TYPE VERSUS BASIC HOUSEHOLD FACILITIES**
- ⇒ **DWELLING AFFORDABILITY FOR HOUSEHOLD TYPE,**
- ⇒ **DWELLING MANAGEABILITY FOR A SENIOR,**
- ⇒ **PROBLEMS A SENIOR WOULD HAVE LIVING IN THIS DWELLING.**

5.1.1 HOUSEHOLD TYPE BREAKDOWN

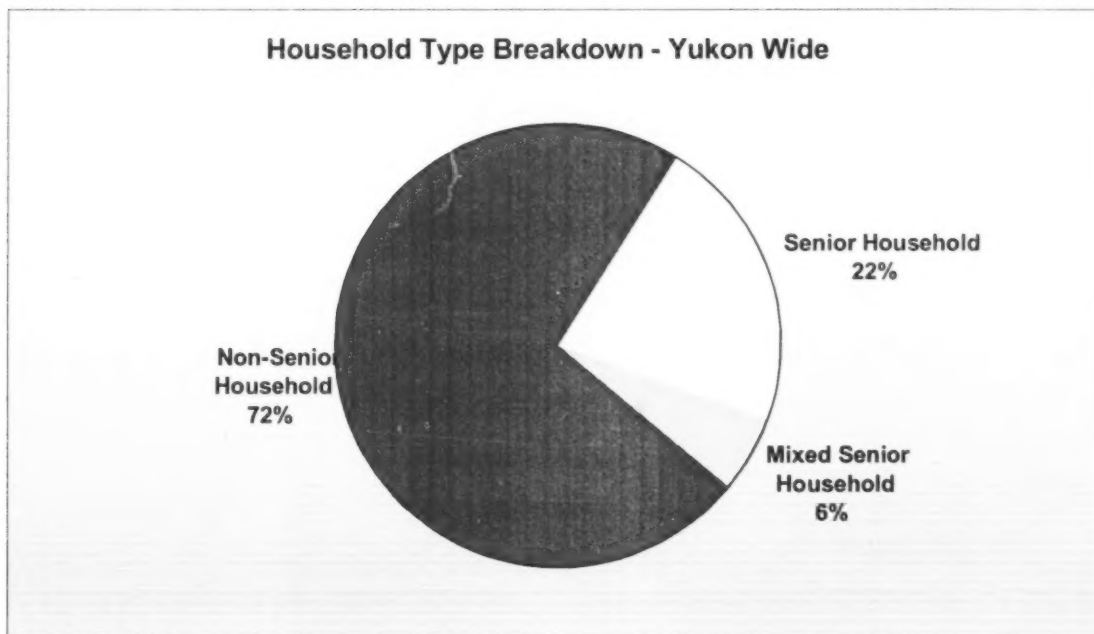
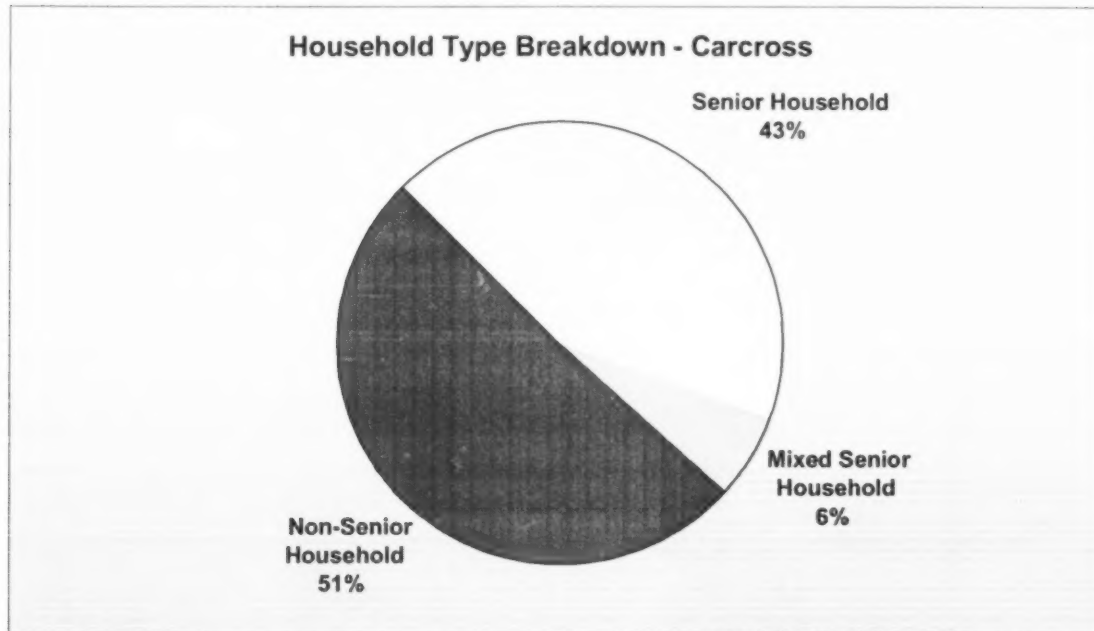
The following pie charts show household type breakdown:

**HIGHLIGHTS**

- Senior households represent 43 percent of all households in Carcross.
- 49 percent of households in Carcross have at least one senior member.
- These percentages are significantly greater than the corresponding Yukon wide percentages.

5.1.1 HOUSEHOLD TYPE BREAKDOWN

The following pie charts show household type breakdown:

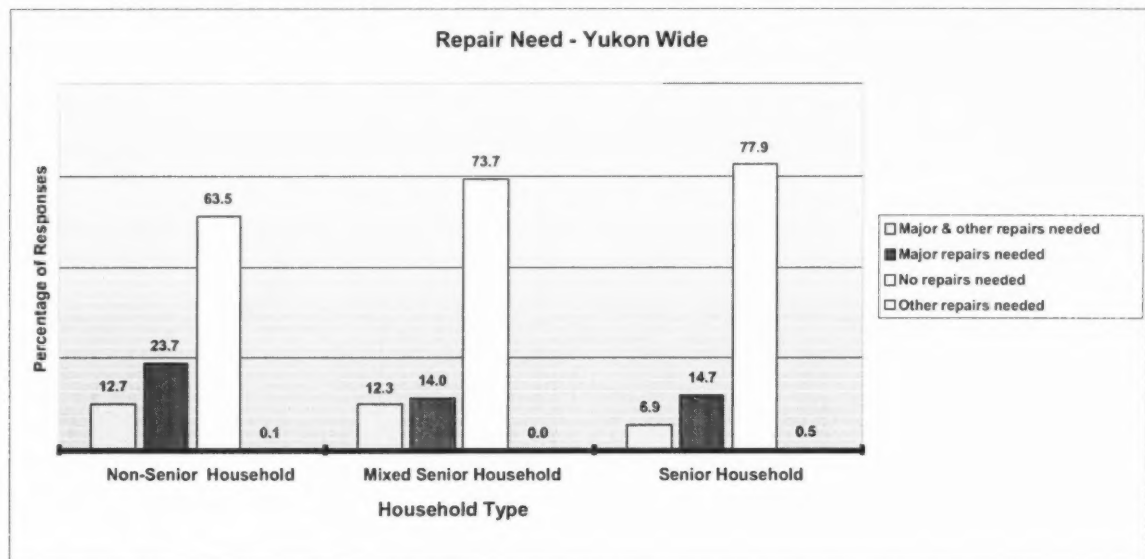
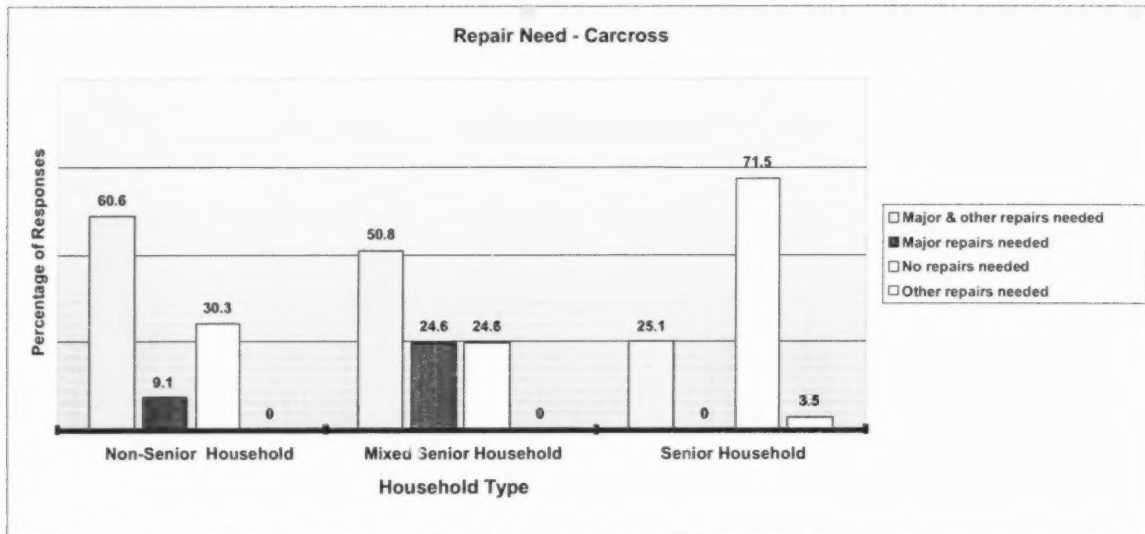


HIGHLIGHTS

- ❑ Senior households represent 43 percent of all households in Carcross.
- ❑ 49 percent of households in Carcross have at least one senior member.
- ❑ These percentages are significantly greater than the corresponding Yukon wide percentages.

5.1.2 HOUSEHOLD TYPE VERSUS REPAIR NEED

These bar charts are included to show the kinds of households that are in need of repair.

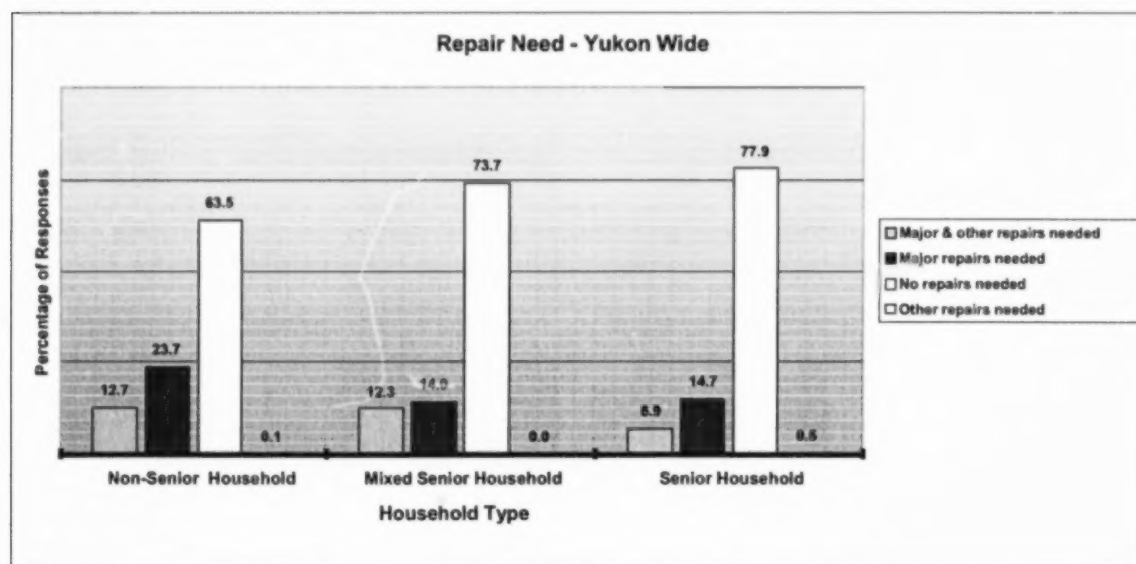
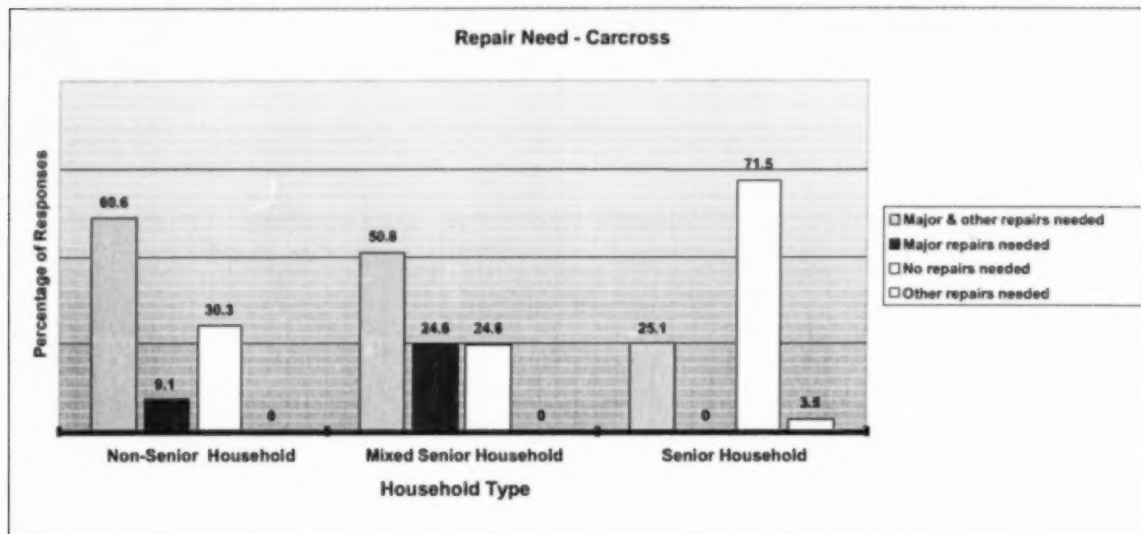


HIGHLIGHTS

- The need for major repairs is significantly higher in Carcross in each household category than it is in identical household types throughout the Yukon.
- In Carcross, 26 percent of senior households and 60 percent of mixed senior households live in dwellings that require major and other repairs.

5.1.2 HOUSEHOLD TYPE VERSUS REPAIR NEED

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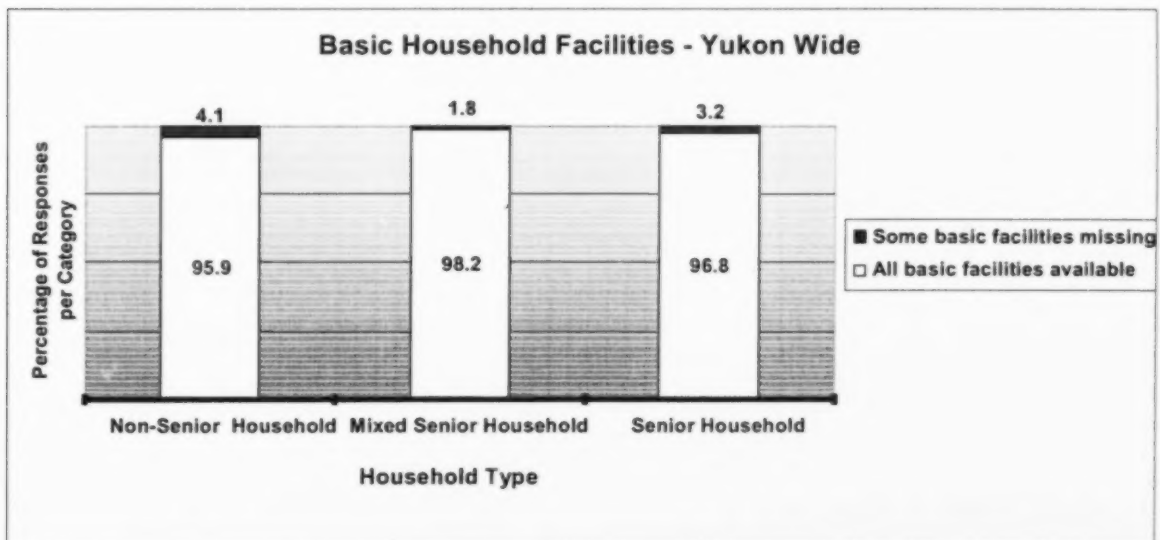
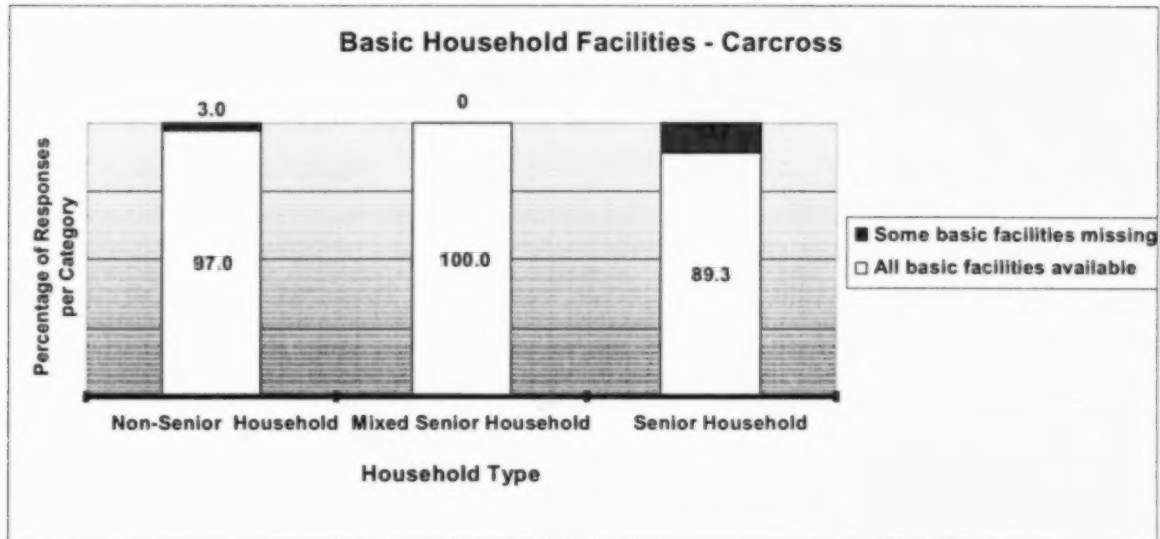


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5.1.3 HOUSEHOLD TYPE VERSUS BASIC HOUSEHOLD FACILITIES

These bar charts compare the type of households with basic facilities.

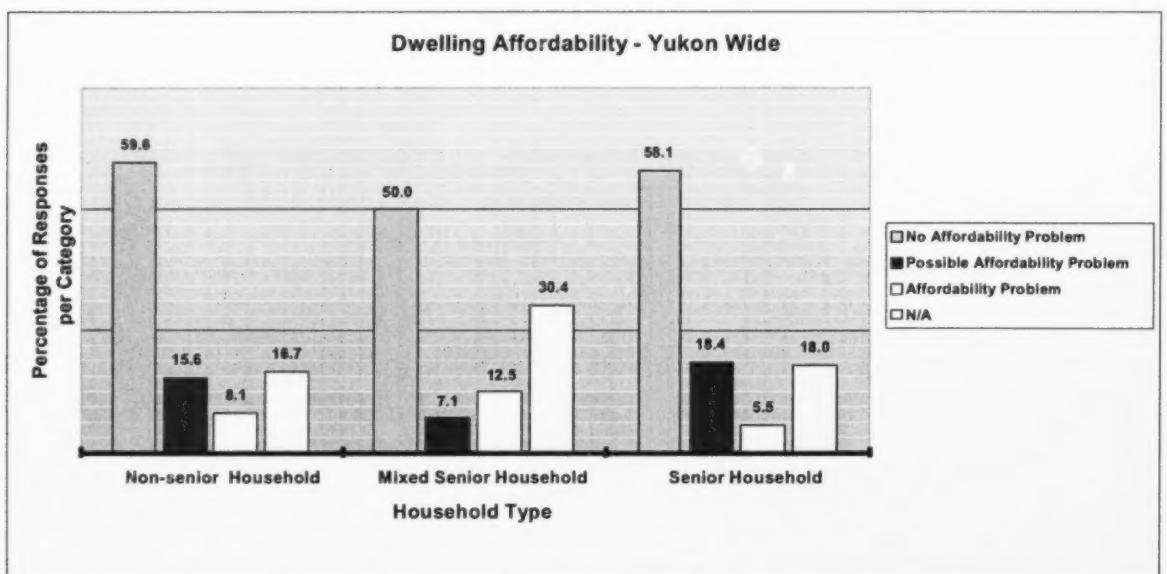
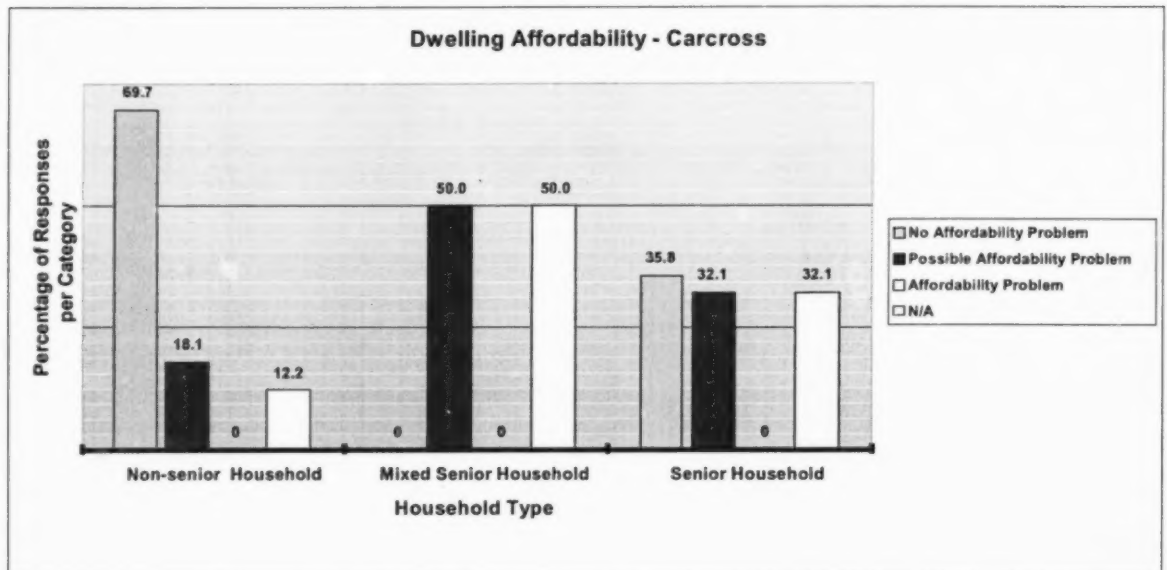


HIGHLIGHTS

- ❑ 11 percent of senior households in Carcross lack at least some basic facilities.
- ❑ 100 percent of mixed senior households have all basic facilities. This represents approximately four households.
- ❑ This compares to only 3 percent of senior households Yukon wide that lack at least some basic facilities.

5.1.4 DWELLING AFFORDABILITY FOR HOUSEHOLD TYPE

These bar charts compare the dwelling affordability for the kinds of households.

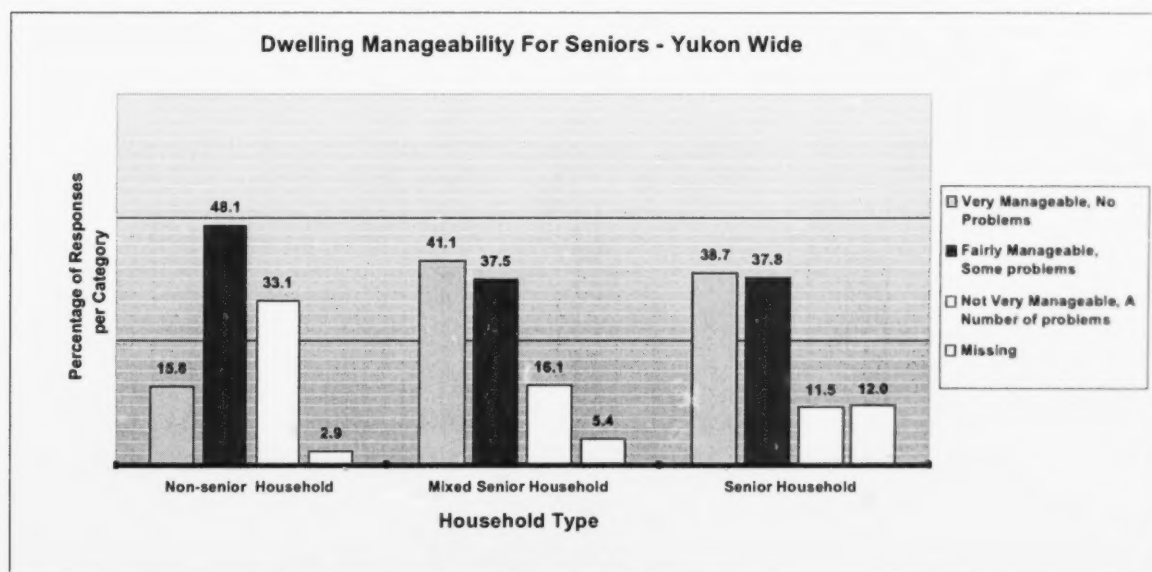
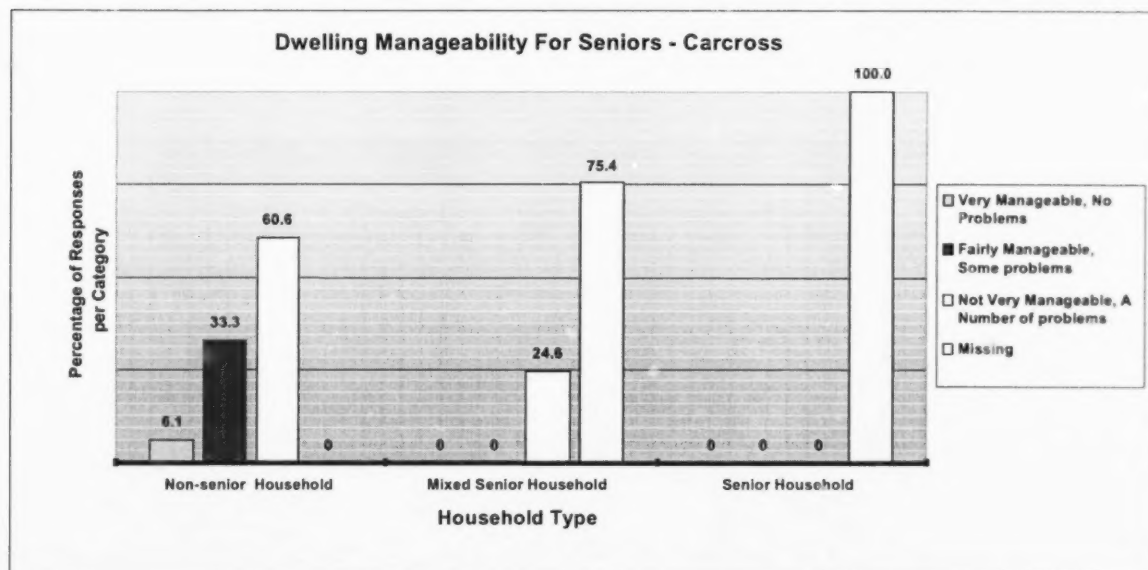


HIGHLIGHTS

- ❑ In Carcross, 50 percent of mixed senior households, and 32 percent of senior households have a possible affordability problem.
- ❑ Poor levels of response to financial questions in Carcross have yielded relatively inconclusive dwelling affordability data.

5.1.5 DWELLING MANAGEABILITY FOR A SENIOR

These bar charts provide the responses from the three different types of households. The question asked is, "How manageable would this dwelling be for a senior?"

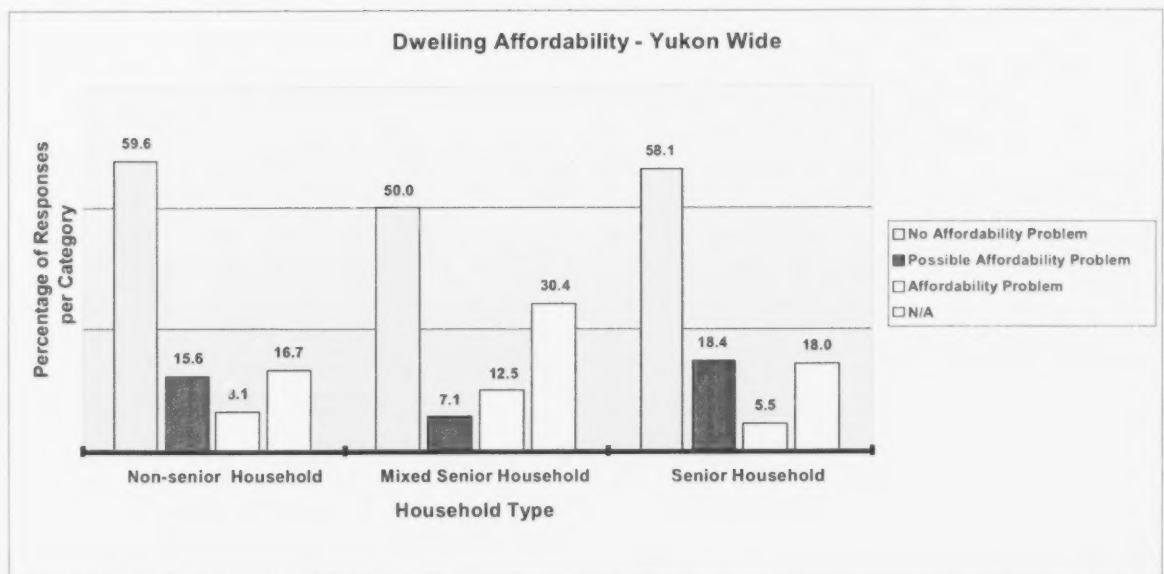
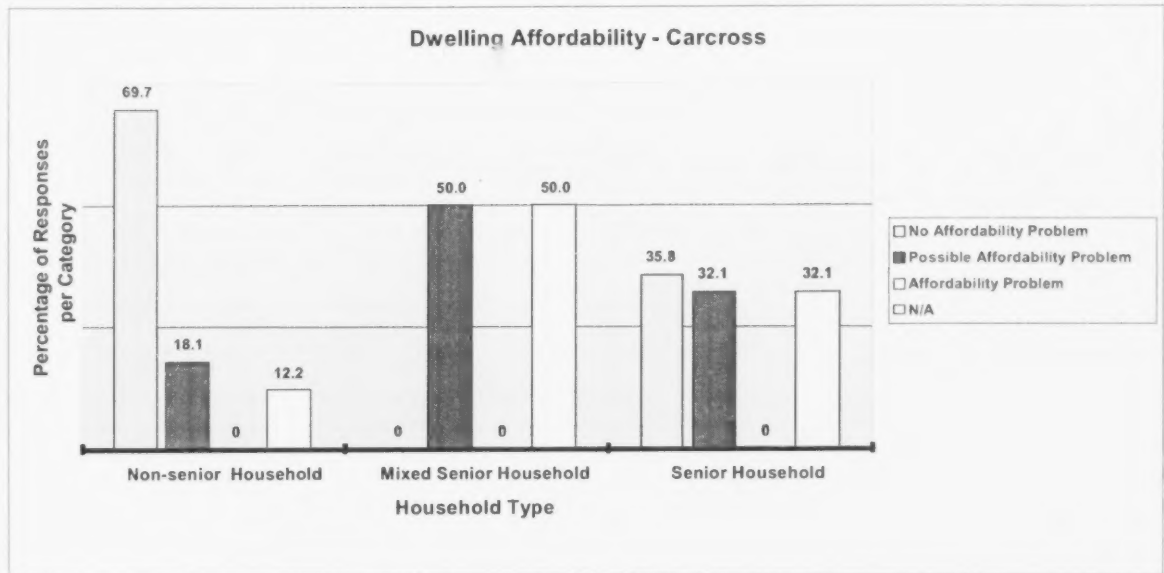


HIGHLIGHTS

- Apart from the non-senior household category, the data is inconclusive. The mixed senior and senior households represent approximately 32 households.
- It's worth noting that 61 percent of the non-senior household category in Carcross said their dwellings would not be very manageable for a senior.
- Only 6 percent of the non-senior households in Carcross indicated that their homes would be very manageable for a senior.

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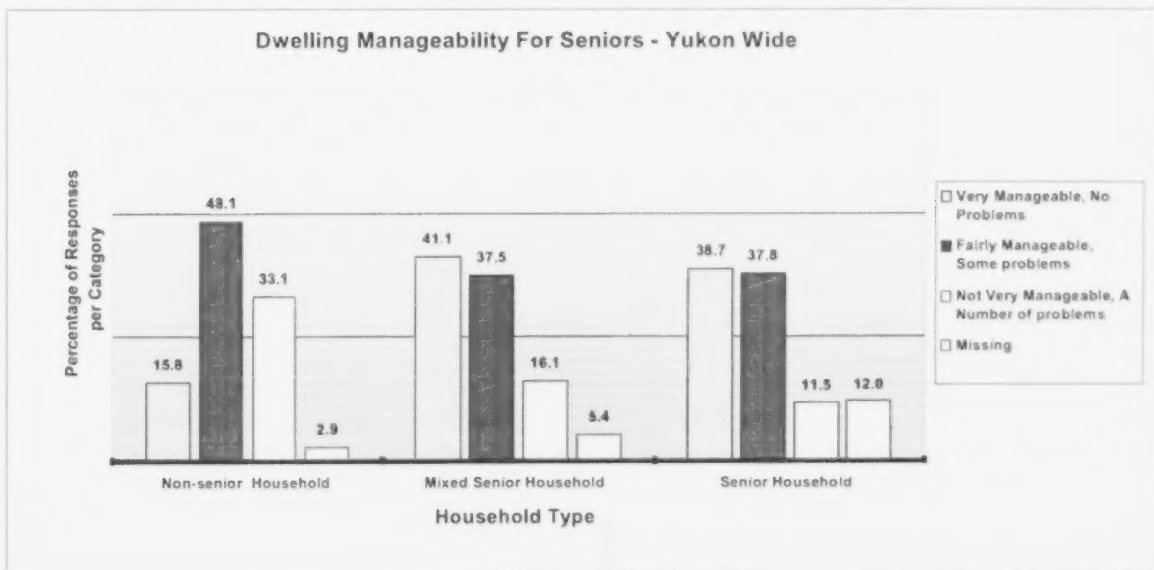
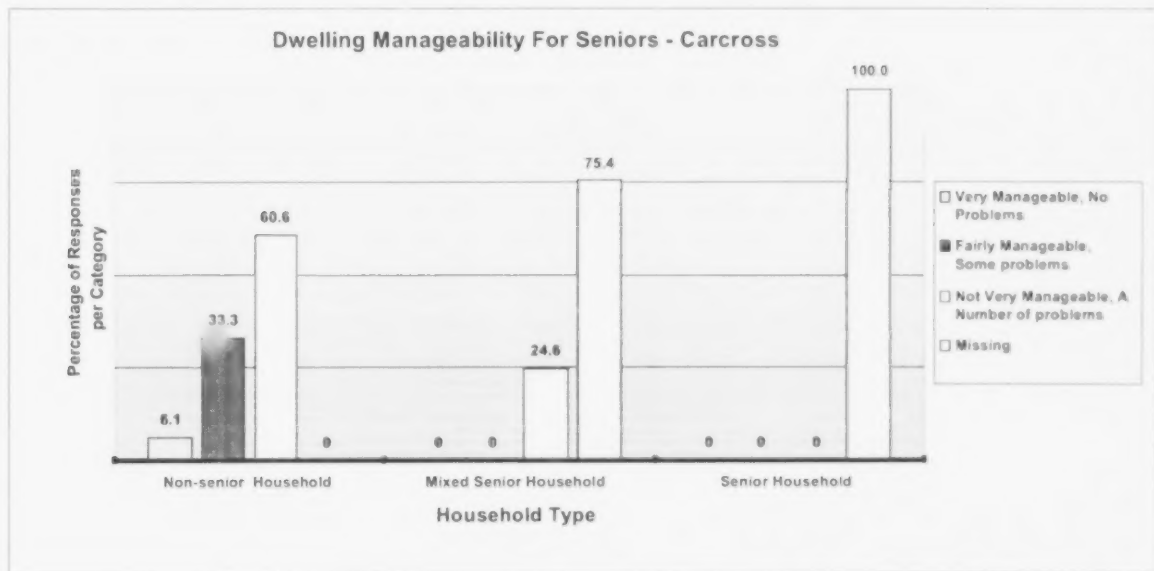


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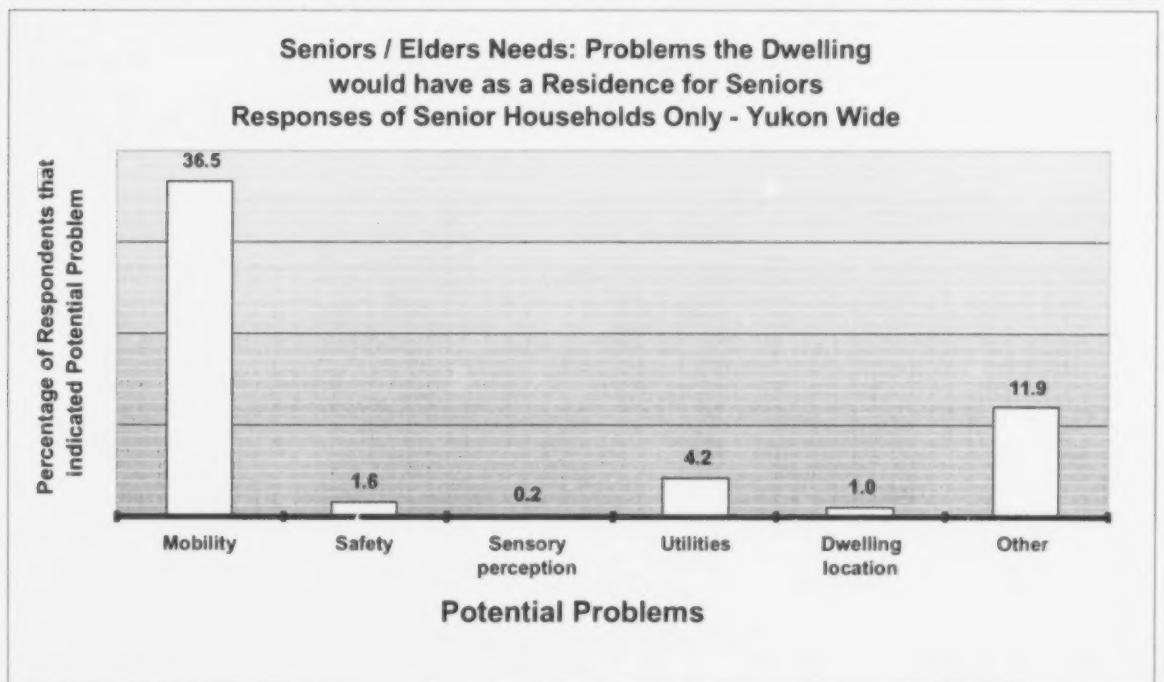
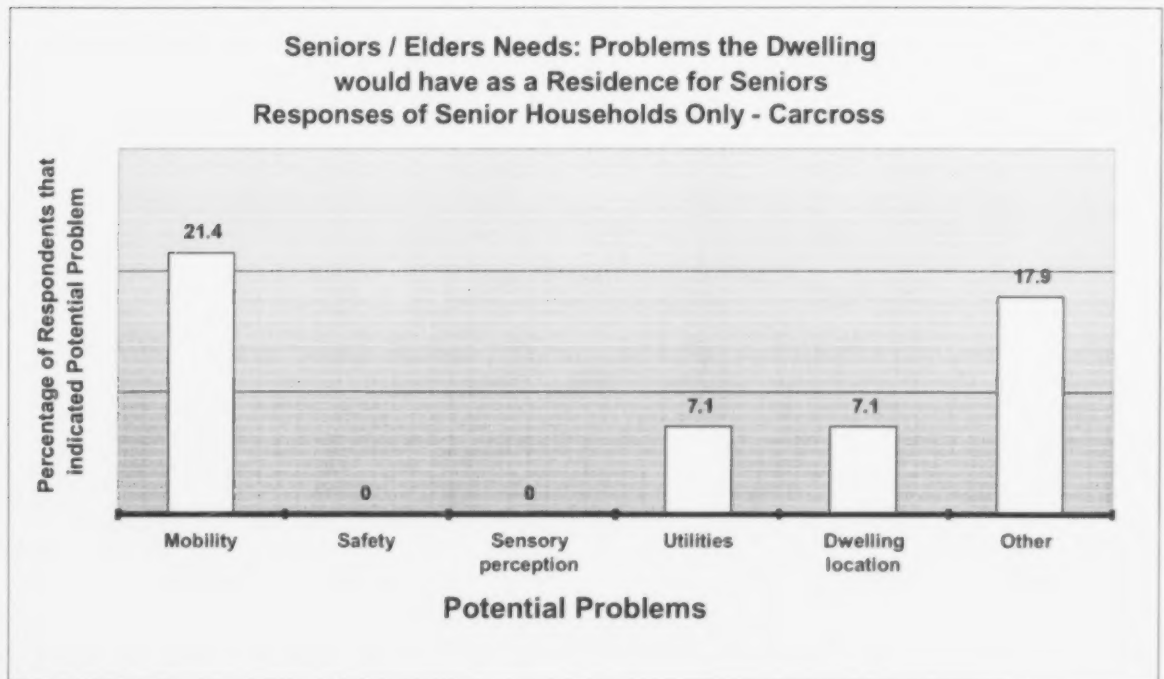


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5.1.6 PROBLEMS THAT A SENIOR WOULD HAVE LIVING IN THIS DWELLING

These are the responses of senior households only.

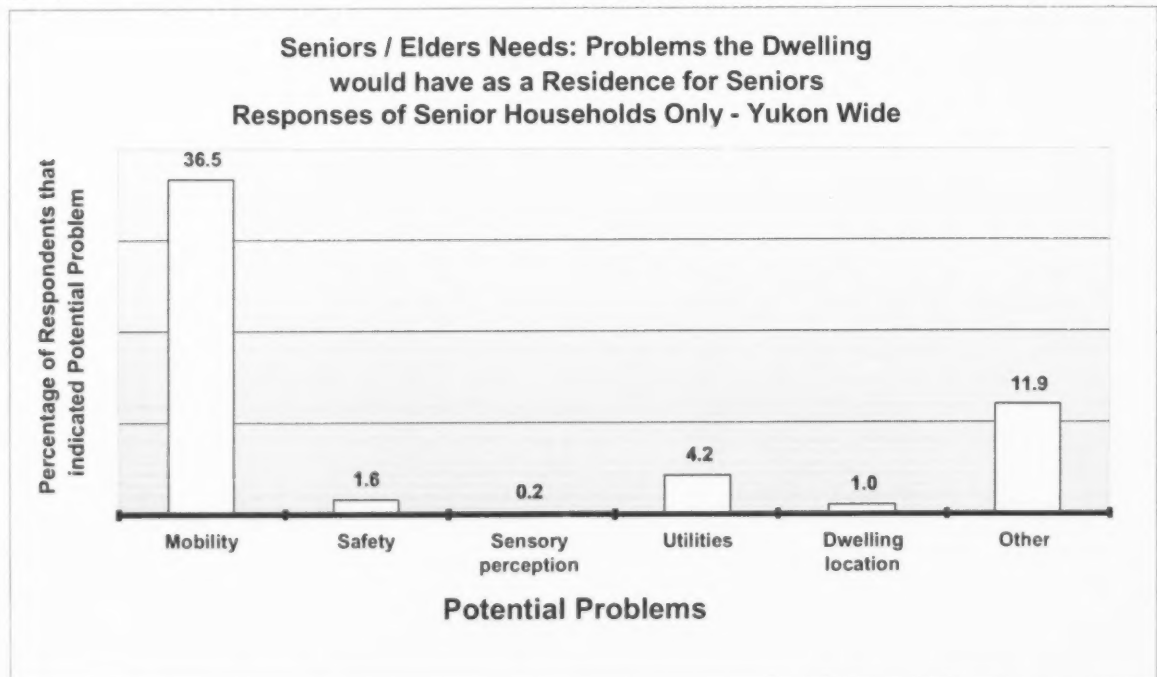
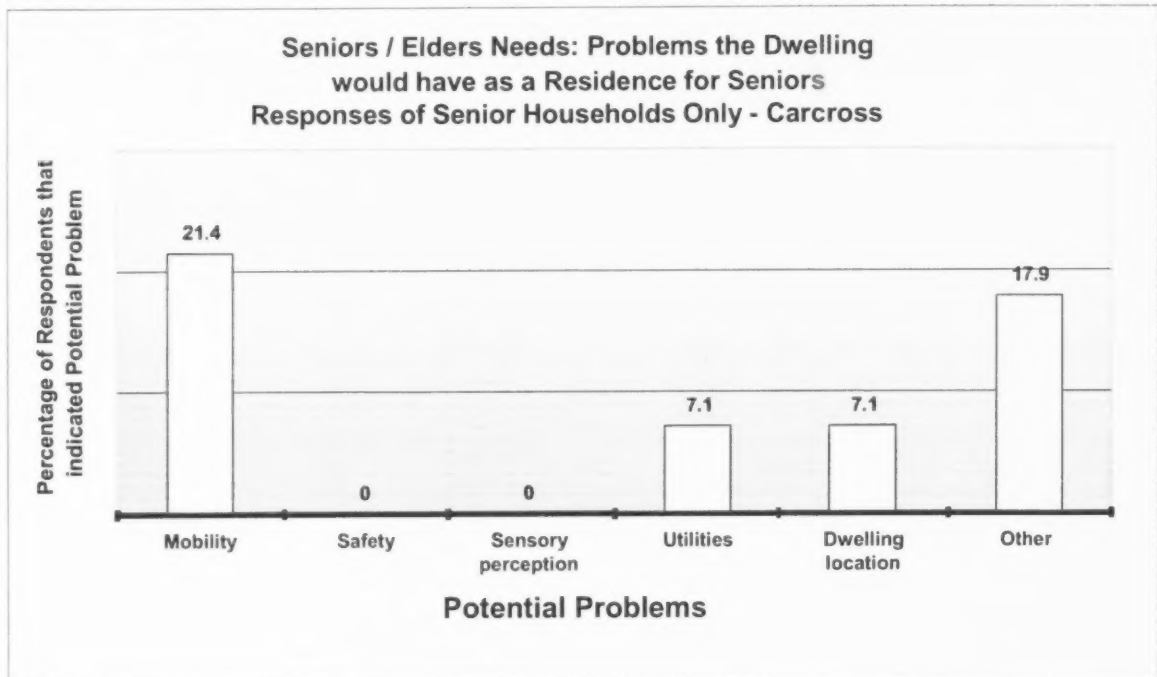
**HIGHLIGHTS**

- Carcross results are very similar to Yukon wide results.
- Mobility is the primary dwelling manageability problem for seniors in their homes.



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